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SEVENTH ANNUAL REPORT

OF THE

DEPARTMENT OF BANKING

OF THE

STATE OF MINNESOTA

TO HIS EXCELLENCY

J. A. A. BURNQUIST, Governor

On the condition of the

BANKS OF DISCOUNT AND DEPOSIT, SAVINGS BANKS, TRUST COMPANIES, AND BUILDING AND LOAN ASSOCIATIONS

For the Year Ending July 31, 1916

by

ALBERT H. TURRITTIN
Superintendent of Banks

SYNDICATE PRINTING CO.
Minneapolis, Minn.
1916

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To His Excellency, J. A. A. Burnquist, Governor:

SIR: I have the honor to transmit herewith the report of the Department of Banking of the State of Minnesota for the year ending July 31st, 1916.

Respectfully submitted,

ALBERT H. TURRITTIN,

Superintendent of Banks.

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SUPERINTENDENT OF BANKS

ALBERT H. TURRITTIN.....Sauk Rapid

DEPUTY SUPERINTENDENT

HARRY S. QUIGGLE.....Winnebago

BANK EXAMINERS

H. B. HILL.....Faribault
O. I. BRANDVOLD.....Fergus Falls
W. T. HANNEMAN.....Minneapolis
A. P. ROTERT.....St. Paul
C. I. WELCH.....Minneapolis
D. B. FULLER.....Bemidji

ASSISTANT EXAMINERS

E. F. KENRICK.....St. Paul
W. W. SMITH, JR.....Sleepy Eye
FRANK V. ARTIG.....Lindstrom
G. H. SIVWRIGHT.....Hutchinson
S. F. NELSON.....Lanesboro
P. W. MOORE.....Rochester

SECOND ASSISTANT EXAMINERS

M. E. WALSH.....St. Paul
GEORGE P. DAILY.....East Grand Forks

EXAMINER OF OTHER FINANCIAL CORPORATIONS

CLARENCE A. JOHNSON.....Minneapolis

CHIEF CLERK

GERTRUDE M. DURKEE.....Mankato

FIRST ASSISTANT CLERK

D. L. CARROLL.....Stillwater

SECOND ASSISTANT CLERK

VIRGIL L. LARSON.....Atwater

STENOGRAPHERS

JEANETTE W. DUNN.....Minneapolis
ELIZABETH M. FRANKS.....St. Paul

CLERKS

ROBERT S. PICHA.....St. Paul
WILLIAM J. HARDY.....St. Paul

CLERK AND STENOGRAPHER

BERTHA ZDUNEK.....Sauk Rapids

EXTRA STENOGRAPHER

PAULINE WILLIS.....St. Paul

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Seventh Annual Report

OF THE

Department of Banking

OF THE

State of Minnesota

At the close of the fiscal year ending July 31, 1915, the Superintendent of Banks had under his supervision the following institutions: Nine hundred twenty-seven commercial banks; nine trust companies; ten savings banks; sixty-five building and loan associations; four so-called "other financial corporations." At the close of the fiscal year ending July 31, 1916, he had the following: One thousand three commercial banks; twelve trust companies; nine savings banks; sixty-six building and loan associations; six so-called "other financial corporations."

The present law specifically provided for six bank examiners and six assistant examiners for the examination of the above named institutions. This law should be changed and we should have at least nine regular bank examiners and as many assistants as the needs of the department require on account of the large increase in the number of banks, trust companies, etc. At the present time, the assistant examiners are doing the same work as the regular examiners because of the great number of banks. The legislature two years ago increased our appropriation $2,000 in the contingent fund but this should again be increased.

The so-called "other financial corporations," now numbering eight, are charged for the work of the examination, directly, and the money received is credited to our contingent fund.

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Liquidation of Closed Bank.

Osseo.

The Osseo State Bank was closed on July 10, 1915, on account of the serious defalcations of the cashier. Mr. J. A. Anderegg was appointed "special examiner" in charge of this bank. On February 19, 1916, a fifty per cent dividend was paid to the creditors, after a one hundred per cent assessment was levied on the stockholders of the bank. Another dividend will not be paid until the suit which is pending between the United States Fidelity & Guaranty company and the Osseo State Bank on account of the company's refusal to pay the bond of Joseph B. Thompson, is settled.

White Earth.

I am pleased to state that I have received sufficient funds to pay a 100 per cent dividend to the creditors of the Chippewa State Bank of White Earth, without levying an assessment on the stockholders.

Winnebago.

The final liquidation of the State Bank of Commerce of Winnebago was made on March 10, 1916, at which time a 6 per cent dividend was declared, making a total of 86 per cent paid the cerditors of that institution. At the time this bank failed, it loked as though it might not pay to exceed 15 or 20 per cent. Mr. M. C. Dalton, special examiner in charge, is to be congratulated upon the excellent manner in which he handled the assets of this bank.

After an examination by this department on November 18, 1915, the Corporation Securities company of Minneapolis was found to be insolvent and a petition was made to the District Court of Hennepin County to have a receiver appointed. The court appointed Mr. Charles G. Laybourn of Minneapolis and on November 24th the department surrendered all books, papers, securities, etc., belonging to this company.

On June 3, 1916, the Bankers' Home Mortgage company of Mnnneapolis, a South Dakota corporation, was examined by this department and on advice of the Attorney General, a special examiner was placed in charge. The company also being insolvent is handled temporarily by the department until disposed of by the court.

The department is still of the opinion that some legislation should be passed with reference to the regulation of granting charters. In practically every state in the Union, except Minnesota, there is authority somewhere to refuse charters under certain conditions. This matter is one, we believe, that should be given careful attention of our state legislature at the coming session.

Respectfully submitted,

ALBERT H. TURRITTIN,

Superintendent of Banks.

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DIVISION I.

Reports of the State Banks

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COMPARATIVE ABSTRACT SHOWING THE CONDITION OF STATE BANKS OF DISCOUNT AND DEPOSIT IN MINNESOTA AT THE CLOSE OF BUSINESS ON DATES NAMED

	917 State Banks June 23rd, 1915	994 State Banks June 30th, 1916	Increase	Decrease
RESOURCES:				
Loans and Discounts	$158,183,817.98	$179,274,262.63	$21,090,444.65	
Overdrafts	483,859.98	489,457.98	5,598.00	
Bonds and securities	5,136,708.19	5,595,661.29	458,953.10	
Banking house, furniture and fixtures	5,465,611.71	6,004,621.93	539,010.22	
Other real estate	1,039,988.05	1,224,193.74	184,205.69	
Due from banks	20,573,090.30	24,164,593.48	3,591,503.18	
Cash on hand	6,176,963.96	6,336,800.23	159,836.27	
Checks and cash items	894,426.54	1,293,825.41	399,398.87	
Paid out for expenses, etc., in excess of earnings	157,826.27	243,875.82	86,049.55	
Other resources	56,950.82	75,909.50	18,958.68	
Federal Reserve stock	.....	12,000.00	12,000.00	
Totals	$198,196,243.80	$224,715,202.01	$26,545,958.21	
LIABILITIES:				
Capital stock	$18,319,500.00	$20,019,500.00	$1,700,000.00	
Surplus	6,121,741.86	6,937,068.33	815,326.47	
Undivided profits, net	1,668,308.90	1,610,685.36	.....	$57,623.54
Notes rediscounted and bills payable	1,713,526.91	2,006,273.74	292,746.83	
Dividends unpaid	27,086.17	58,879.17	31,793.00	
Deposits subject to check	49,822,204.74	56,422,429.87	6,600,225.13	
Demand certificates	468,598.64	354,828.94	.....	113,769.70
Certified checks	99,441.19	116,464.98	17,023.79	
Cashiers' checks	1,820,305.80	2,143,026.56	322,720.76	
Due to banks	3,950,740.11	4,624,568.98	673,828.87	
Savings Deposits	12,815,376.26	17,537,993.22	4,722,616.96	
Time certificates	101,195,450.26	112,723,557.69	11,528,107.43	
Other liabilities	146,962.96	159,925.17	12,962.21	
Totals	$198,169,243.80	$224,715,202.01	$26,717,351.45	$171,393.24

Total deposits	$193,981,749.41
Net increase in deposits	23,782,546.24
Net increase in assets	26,545,958.21

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State Banks of Minnesota

COMPLETE LIST OF 271 DISCONTINUED STATE BANKS

From Organization of the State to July 31, 1916

Bank No.	Location	NAME	Date of Organization	Date of Discontnuance
N 229	Aitkin	Aitkin County State Bank of Aitkin	Sept. 3, 1895	April 22, 1916
N 1117	Aitkin	Farmers & Merchants State Bank of Aitkin	July 18, 1914	Sept. 21, 1915
N 223	Alden	State Bank of Alden	Mar. 11, 1895	April 8, 1903
N 607	Amboy	German State Bank of Amboy	Feb. 10, 1906	June 8, 1910
C 276	Amboy	Amboy State Bank	June 27, 1899	Dec. 28, 1905
N 21	Anoka	The State Bank of Anoka	Dec. 22, 1881	Jan. 1, 1883
L 373	Akeley	Akeley State Bank	June 30, 1902	Dec. 19, 1904
L 125	Appleton	State Bank of Appleton	June 28, 1890	Dec. 3, 1892
R 147	Appleton	Citizens Bank	July 20, 1891	April 9, 1900
N 251	Appleton	Bank of Appleton	Dec. 2, 1897	July 30, 1907
N 128	Atwater	Security State Bank of Atwater	Sept. 12, 1890	June 29, 1914
F 16	Austin	State Bank of Minnesota	—— —, 1859	—— —, 1864
N 92	Austin	Austin State Bank	Jan. 28, 1887	Oct. 1, 1889
L 403	Badger	State Bank of Badger	Dec. 23, 1902	April 30, 1904
N 380	Balaton	Citizens State Bank of Balaton	July 30, 1902	June 19, 1903
N 107	Barnesville	Barnesville State Bank	May 28, 1888	June 15, 1894
N 242	Barnesville	Farmers & Merchants State Bank	Nov. 12, 1896	Jan. 20, 1902
C 341	Barrett	State Bank of Barrett	Oct. 1, 1901	Jan. 9, 1911
N 620	Beaudette	First State Bank	June 16, 1906	Feb. 25, 1915
L 90	Beaver Creek	Beaver Creek Bank	Aug. 30, 1886	Jan. 16, 1895
N 384	Bemidji	Lumbermen's State Bank of Bemidji	Aug. 20, 1902	June 30, 1906
L 81	Benson	Swift County Bank	June 24, 1886	—— —, 1889
N 68	Benson	Bank of Benson	Nov. 17, 1883	Mar. 10, 1902
C 389	Bertha	State Bank of Bertha	Sept. 8, 1902	Mar. 1, 1909
N 372	Blackduck	First State Bank of Blackduck	June 26, 1902	May 23, 1908
C 444	Biwabik	State Bank of Biwabik	Oct. 1, 1903	Nov. 22, 1907
N 253	Blooming Prairie	State Bank of Blooming Prairie	May 12, 1898	May 11, 1903
N 225	Blue Earth City	Farmers & Merchants State Bank	July 2, 1898	April 5, 1905
R 701	Bowlus	First State Bank of Bowlus	Sept. 17, 1907	Aug. 4, 1911
C 761	Braham	First State Bank of Braham	Mar. 21, 1908	June 13, 1908
N 354	Brandon	Brandon State Bank	Mar. 10, 1902	June 17, 1916
L 234	Breckenridge	Merchants Bank of Breckenridge	May 13, 1896	Jan. 15, 1901
L 315	Breckenridge	Merchants State Bank of Breckenridge	Jan. 14, 1901	May 1, 1907
N 284	Bricelyn	State Bank of Bricelyn	Oct. 26, 1899	Dec. 4, 1902
L 162	Browns Valley	Browns Valley State Bank	May 27, 1892	May 21, 1896
C 736	Callaway	First State Bank of Callaway	Feb. 21, 1908	May 7, 1910
L 853	Calumet	First State Bank of Calumet	May 29, 1909	Feb. 11, 1910
N 271	Campbell	State Bank of Campbell	May 2, 1899	June 20, 1902
L 548	Cass Lake	Merchants State Bank	Feb. 27, 1905	Sept. 30, 1905
C 532	Cass Lake	First State Bank of Cass Lake	Dec. 20, 1904	Nov. 22, 1906
N 270	Caledonia	The Houston County State Bank	Mar. 7, 1899	Jan. 27, 1905
N 164	Canby	Citizens State Bank of Canby	May 12, 1892	Nov. 1, 1904
F 14	Chatfield	Bank of Chatfield	—— —, 1859	—— —, 1864
L 445	Chisholm	State Bank of Chisholm	Oct. 12, 1903	Aug. 14, 1905
N 233	Cloquet	Merchants Bank of Cloquet	Feb. 15, 1896	June 11, 1900
N 320	Cottonwood	Security State Bank of Cottonwood	April 5, 1901	April 28, 1903
N 362	Cold Spring	First State Bank of Cold Spring	May 5, 1902	Jan. 19, 1906
L 222	Dawson	Commercial Bank of Dawson	Feb. 25, 1895	Aug. 31, 1903
L 972	Dayton	Dayton State Bank	Aug. 22, 1911	Aug. 6, 1912
N 454	Deer River	First State Bank of Deer River	Nov. 14, 1903	May 15, 1908
N 786	Deerwood	State Bank of Deerwood	April 1, 1908	April 18, 1910
L 868	Deerwood	Cuyuna State Bank	Sept. 7, 1909	April 12, 1910
C 70	Delano	Wright County Bank	Dec. 31, 1883	Sept. 21, 1910
N 268	Detroit	First State Bank of Detroit	Mar. 1, 1899	Mar. 5, 1906
L 37	Dover	Dover Bank	Aug. 11, 1877	—— —, 1883
F 28	Duluth	Bank of Duluth	May 20, 1873	Jan. —, 1874
N 45	Duluth	The American Exchange Bank of Duluth	Dec. 15, 1879	April 3, 1909
F 94	Duluth	State Bank of Duluth	May 10, 1887	Oct. 19, 1895
N 111	Duluth	Marine Bank	April 29, 1889	Sept. 23, 1890
R 118	Duluth	Security Bank of Duluth	Oct. 30, 1889	Aug. 11, 1896
L 139	Duluth	The Commercial Bank of Duluth	April 6, 1891	Sept. 11, 1897
F 166	Duluth	Iron Exchange Bank	May 17, 1892	Sept. 22, 1895
L 232	Duluth	The New Duluth State Bank	Feb. 7, 1896	Sept. 1, 1896
L 112	Duluth, West	The Bank of West Duluth	May 15, 1889	—— —, 1892
F 113	Duluth, West	The Manufacturers Bank of West Duluth	May 22, 1889	Aug. —, 1896
L 183	Duluth, West	Merchants Bank	Nov. 28, 1892	Mar. 17, 1894
N 134	East Grand Forks	The Bank of East Grand Forks	Dec. 4, 1890	Sept. 25, 1891
L 228	Eveleth	State Bank of Eveleth	July 27, 1895	April 20, 1897
L 194	Fairfax	The Security Bank of Fairfax	May 13, 1893	Feb. 23, 1895
N 143	Fairmont	Martin County Bank	May 15, 1891	June 18, 1900
F 35	Farmington	Bank of Farmington	July 27, 1876	—— —, 1884
N 52	Fergus Falls	The Merchants Bank of Fergus Falls	Dec. 31, 1881	April 19, 1882
N 158	Fertile	Fertile State Bank	April 30, 1892	Oct. 15, 1901
F 495	Floodwood	First State Bank of Floodwood	July 6, 1904	June 16, 1905
C 265	Fosston	First State Bank of Fosston	Oct. 29, 1898	July 18, 1914

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STATE BANKS OF MINNESOTA.

COMPLETE LIST OF 271 DISCONTINUED STATE BANKS—Continued

From Organization of the State to July 31, 1916

Bank No.	Location	NAME	Date of Organization	Date of Discontinuance
N 247	Frazee	State Bank of Frazee	Jan. 22, 1897	Nov. 2, 1903
N 161	Fulda	State Bank of Fulda	May 18, 1892	Dec. 31. 1901
C 632	Fulda	Farmers State Bank of Fulda	Aug. 18, 1906	Jan, 16, 1909
F 3	Garden City	Farmers Bank	—— —, 1859	April 21, 1860
C 586	Garvin	Garvin State Bank	Sept. 7, 1905	July 9, 1909
N 895	Gonvick	Security State Bank of Gonvick	May 19, 1910	May 8, 1916
L 890	Gilbert	First State Bank of Gilbert	April 15 . 1910	July 6, 1912
L 204	Grand Rapids	Lumbermen's State Bank	Nov. 24, 1893	Feb. 23, 1897
L 207	Grand Rapids	The First State Bank of Grand Rapids	Dec. 8, 1893	Feb. 28 1897
N 348	Granite Falls	Western State Bank	Dec. 17, 1901	Oct. 9, 1906
F 2	Glencoe	Exchange Bank	—— —, 1858	—— —, 1859
L 530	Greenbush	Northern State Bank of Greenbush	Dec. 7, 1904	Sept. 4, 1906
C 659	Grey Eagle	First State Bank of Grey Eagle	April 2, 1907	Jan. 20, 1908
F 19	Hastings	Bank of Hastings	—— —, 1863	—— —, 1864
F 22	Hastings	Thornes Bank	—— —, 1863	—— —, 1864
L 31	Hastings	Dakota County Bank	Mar. 18, 1874	—— —, 1877
L 33	Hastings	Farmers & Traders Bank	Sept. 6, 1875	—— —, 1888
L 319	Henning	State Bank of Henning	Mar. 14, 1901	May 28, 1904
N 298	Hendricks	Lincoln County State Bank	June 15, 1900	Oct. 23, 1902
N 305	Hendricks	State Bank of Hendricks	Sept. 17, 1900	April 22, 1904
N 170	Heron Lake	Peoples State Bank	July 6, 1892	June 1, 1900
L 66	Herman	The Grant County Bank	Aug. 13, 1883	April 3, 1886
L 346	Hills	State Bank of Hills	Nov. 18, 1901	Jan. 16, 1908
F 10	Hokah	La Crosse & La Crescent Bank	—— —, 1859	—— —, 1864
C 577	Houston	Farmers & Merchants State Bank of Houston	July 10, 1905	Jan. 20, 1909
F 153	Hubbard	Hubbard County Bank	Nov. 28, 1891	July —, 1895
L 88	Hutchinson	The Bank of Hutchinson	Sept. 16, 1886	May —, 1888
C 500	International Falls	First State Bank of International Falls	July 26, 1904	Jan. 18, 1908
N 300	Iona	State Bank of Iona	June 30, 1900	Feb. 8, 1904
N 1035	Isanti	Security State Bank of Isanti	Mar. 12, 1913	June 4, 1914
N 302	Ivanhoe	State Bank of Ivanhoe	July 25, 1900	Nov. 1, 1902
N 122	Jackson	State Bank of Jackson	April 18, 1890	June 7, 1901
N 176	Jasper	State Bank of Jasper	July 20, 1892	Jan. 13, 1903
L 451	Jordan	First State Bank of Jordan	Nov. 6, 1903	Aug. 25, 1905
L 206	Jordan	Scott County Bank	Nov. 27, 1893	July 27, 1897
N 289	Kiester	State Bank of Kiester	Dec. 12, 1899	Aug. 21, 1914
L 288	Lake Benton	Citizens State Bank	Dec. 8, 1899	April 16, 1903
R 80	Lake City	Merchants Bank of Lake City	Feb. 20, 1886	Feb. 23, 1895
L 91	Lake Crystal	State Bank of Lake Crystal	Dec. 6, 1886	—— —, 1889
N 371	Lake Crystal	Lake Crystal State Bank	June 25, 1902	Aug. 15, 1903
N 272	Lakefield	Citizens State Bank	May 24, 1899	Jan. 13, 1903
N 317	Lakeville	Dakota County State Bank	Feb. 2, 1901	May 13, 1915
N 167	Lamberton	Citizens State Bank	May 26, 1892	April 28, 1904
N 555	Lanesboro	State Bank of Lanesboro	April 8, 1905	April 28, 1914
N 209	Le Sueur	First State Bank of Le Sueur	Feb. 12, 1894	May 11, 1904
L 63	Little Falls	Morrison County Bank	May 5, 1883	—— —, 1884
N 39	Litchfield	Meeker County Bank	Jan. 27, 1878	Feb. 7, 1902
N 281	Long Prairie	Merchants State Bank	Oct. 3, 1899	June 9, 1902
N 73	Luverne	Bank of Luverne	Nov. 6, 1884	Jan. 7, 1886
N 104	Luverne	Security Bank of Luverne	April 14, 1888	June 6, 1905
N 219	McIntosh	State Bank of McIntosh	Jan. 3, 1895	Jan. 1, 1903
N 145	Madison	Farmers State Bank	June 29, 1891	Jan. 12, 1904
N 593	Mahnomen	Mahnomen State Bank	Oct. 30, 1905	May 14, 1907
C 513	Mahnomen	First State Bank of Mahnomen	Sept. 14, 1904	June 15, 1908
F 138	Mantorville	Bank of Mantorville	Feb. 13, 1891	Sept. 28, 1893
C 1054	Melrose	German-American State Bank of Melrose	Sept. 22, 1913	Feb. 21, 1916
N 544	Milaca	Farmers State Bank of Milaca	Jan. 24, 1905	Mar. 3, 1908
L 863	Milaca	Merchants State Bank of Milaca	Aug. 17, 1909	April 17, 1911
C 1197	Milan	Farmers & Merchants State Bank of Milan	Aug. 16, 1915	Dec. 24, 1915
F 24	Minneapolis	Minneapolis Bank	—— —, 1864	—— —, 1864
R 27	Minneapolis	City Bank of Minneapolis	Oct. 15, 1872	Jan. 14, 1896
F 36	Minneapolis	Citizens Bank of Minneapolis	Nov. 17, 1876	July 8, 1893
N 38	Minneapolis	Security Bank of Minnesota	Oct. 30, 1877	June 1, 1907
R 62	Minneapolis	Bank of Minneapolis	April 20, 1883	Aug. 27, 1897
F 65	Minneapolis	Scandia Bank of Minneapolis	Oct. 5, 1883	Dec. 28, 1896
L 67	Minneapolis	Bank of North Minneapolis	Oct. 12, 1883	Mar. 26, 1885
L 75	Minneapolis	Commercial Bank of Minneapolis	Dec. 29, 1884	Jan. 25, 1896
F 77	Minneapolis	The State Bank of Minneapolis	Aug. 3, 1885	June 22, 1893
L 79	Minneapolis	The Peoples Bank of Minneapolis	Jan. 30, 1886	May 10, 1909
R 95	Minneapolis	The Franklin State Bank	May 10, 1887	Aug. 27, 1892
L 99	Minneapolis	The Standard Bank	Oct. 26, 1887	April 30, 1898
F 102	Minneapolis	Farmers & Merchants State Bank of Mpls	Jan. 9, 1888	May 20, 1893
N 106	Minneapolis	Swedish American Bank of Minneapolis	June 11, 1888	May 2, 1894
F 109	Minneapolis	Irish American Bank	Nov. 1, 1888	Jan. 14, 1896
C 110	Minneapolis	Metropolitan Bank of Minneapolis	May 3. 1889	Mar. 10, 1902

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STATE BANKS OF MINNESOTA.

COMPLETE LIST OF 271 DISCONTINUED STATE BANKS—Continued

From Organization of the State to July 31, 1916

Bank No.	Location	NAME	Date of Organization	Date of Discontinuance
L 149	Minneapolis	Minnesota State Bank	Oct. 10, 1891	Dec. 28, 1891
F 156	Minneapolis	Bank of New England	Jan. 19, 1892	July 6, 1893
R 163	Minneapolis	Washington Bank	May 2, 1892	Dec. 30, 1896
F 177	Minneapolis	American Exchange Bank	July 28, 1892	July 1, 1893
C 192	Minneapolis	Germania Bank of Minneapolis	May 11, 1893	April 17, 1911
F 237	Minneapolis	Bankers Exchange Bank	May 20, 1896	Feb. 14, 1897
C 644	Minneapolis	East Side State Bank of Minneapolis	Oct. 4, 1906	Jan. 10, 1916
N 667	Minneapolis	Metropolitan State Bank	May 18, 1907	June 14, 1909
N 175	Minneota	State Bank of Minneota	Aug. 2, 1892	Sept. 29, 1902
N 216	Minnesota Lake	Security State Bank	Aug. 21, 1894	April 17, 1902
C 878	Mizpah	First State Bank of Mizpah	Nov. 29, 1909	April 13, 1911
N 121	Montevideo	Citizens State Bank	Dec. 16, 1889	July 2, 1903
C 430	Monticello	Security State Bank of Monticello	June 27, 1903	Feb. 9, 1909
L 56	Morris	Stevens County Bank	May 29, 1882	Dec. 30, 1891
L 396	Mountain Lake	State Bank of Mountain Lake	Oct. 14, 1902	May 13, 1907
N 450	Nashwauk	Nashwauk State Bank	Nov. 4, 1903	June 25, 1915
F 8	New Ulm	Central Bank	—— —, 1859	June 18, 1861
L 252	Nicollet	Citizens State Bank of Nicollet	Jan. 19, 1898	Oct. 1, 1899
L 41	Northfield	Citizens Bank of Northfield	Sept. 18, 1878	July 15, 1901
L 105	North St. Paul	Bank of North St. Paul	May 3, 1888	Jan. 18, 1897
L 763	Ogema	State Bank of Ogema	Mar. 24, 1908	Aug. 28, 1912
L 46	Ortonville	Bank of Ortonville	April 27, 1880	June 21, 1880
L 69	Ortonville	Bank of Ortonville	Nov. 28, 1883	Dec. 18, 1902
R 481	Osseo	Osseo State Bank	May 21, 1904	July 10, 1915
L 6	Owatonna	Bank of Owatonna	—— —, 1859	Sept. —, 1859
L 351	Pelan	State Bank of Pelan	Jan. 13, 1902	Jan. 25, 1907
L 55	Pelican Rapids	The Bank of Pelican Rapids	May 20, 1882	Dec. 13, 1895
F 9	Preston	Fillmore County Bank	—— —, 1859	Dec. —, 1859
L 165	Pine Island	Pine Island State Bank	May 28, 1892	Jan. 11, 1898
N 180	Princeton	Citizens State Bank of Princeton	Sept. 20, 1892	April 26, 1905
L 325	Raymond	State Bank of Raymond	June 3, 1901	Jan. 15, 1906
N 96	Red Wing	Goodhue County Bank	May 28, 1887	June 20, 1904
F 15	Red Wing	Bank of Red Wing	—— —, 1859	—— —, 1864
F 87	Redwood Falls	The Citizens Bank of Redwood Falls	Aug. 14, 1886	June 6, 1895
N 136	Redwood Falls	Redwood County Bank	Jan. 21, 1891	May 28, 1901
C 137	Redwood Falls	Bank of Redwood Falls	Feb. 4, 1891	Aug. 28, 1903
N 181	Renville	Security Bank of Renville	Oct. 18, 1892	Jan. 17, 1903
F 13	Rochester	Bank of Rochester	—— —, 1859	—— —, 1864
N 344	Royalton	Merchants State Bank of Royalton	Oct. 30, 1901	May 4, 1903
R 771	Royalton	State Bank of Royalton	Mar. 26, 1908	Aug. 29, 1911
C 1094	Ruthton	Farmers State Bank of Ruthton	May 18, 1914	May 24, 1915
R 189	St. Charles	Bank of St. Charles	Mar. 13, 1893	Jan. —, 1895
N 355	St. Charles	American State Bank	Mar. 29, 1902	May 19, 1902
N 44	St. Cloud	Bank of St. Cloud	Dec. 13, 1879	—— —, 1884
C 677	St. Cloud	Stearns County State Bank	July 8, 1907	Jan. 11, 1909
C 326	St. Hilaire	First State Bank of St. Hilaire	June 17, 1901	July 19, 1907
N 131	St. James	State Bank of St. James	Nov. 15, 1890	Feb. 18, 1893
F 1	St. Paul	Bank of the State of Minnesota	Oct. 1, 1858	Dec. —, 1859
F 5	St. Paul	Bank of St. Paul	—— —, 1859	June 22, 1861
F 17	St. Paul	Bank of Minnesota	—— —, 1862	—— —, 1864
F 18	St. Paul	Marine Bank	—— —, 1862	—— —, 1864
N 25	St. Paul	City Bank of St. Paul	April 29, 1869	Jan. 15, 1873
F 26	St. Paul	Farmers & Mechanics Bank	Nov. 4, 1871	July —, 1879
N 29	St. Paul	The German American Bank	Oct. 6, 1873	Jan. 19, 1888
F 34	St. Paul	The Marine Bank	Jan. 31, 1876	Oct. —, 1877
N 47	St. Paul	The Capital Bank of St. Paul	Aug. 28, 1880	Mar. 1, 1906
R 57	St. Paul	Bank of Minnesota	Oct. 28, 1882	Dec. 22, 1896
L 58	St. Paul	Northern Exchange Bank of St. Paul	Dec. 16, 1882	April 28, 1900
R 71	St. Paul	Germania Bank	May 31, 1884	July 26, 1899
F 86	St. Paul	Seven Corners Bank of St. Paul	Aug. 1, 1886	Aug. 1, 1893
R 130	St. Paul	State Bank of St. Paul	Sept. 22, 1890	Sept. 30, 1908
R 132	St. Paul	Allemania Bank of St. Paul	Oct. 27, 1890	June 8, 1900
L 412	St. Paul	Midway State Bank	Mar. 31, 1903	Feb. 20, 1905
L 126	St. Paul	Bank of Merriam Park	June 30, 1890	April 18, 1899
L 142	St. Paul	The Union Bank	May 14, 1891	April 30, 1903
L 89	St. Paul	West Side Bank of St. Paul	Aug. 24, 1886	May 4, 1899
L 849	St. Paul	Hamline State Bank	May 3, 1909	Dec. 29, 1911
F 4	St. Peter	Nicollet County Bank	—— —, 1859	Dec. —, 1859
F 12	St. Peter	People's Bank	—— —, 1859	—— —, 1864
C 813	Sacred Heart	Citizens State Bank of Sacred Heart	May 8, 1908	Aug. 17, 1909
N 618	Sandstone	Sandstone State Bank	May 25, 1906	July 1, 1909
L 258	Sauk Center	Bank of Sauk Center	Aug. 1, 1898	June 3, 1901
N 49	Shakopee	Bank of Shakopee, Shakopee City	Aug. 16, 1881	Oct. 1, 1883
L 61	Shakopee	German American Bank of Shakopee	Mar. 29, 1883	—— —, 1883
N 226	Sherburn	Sherburn State Bank	May 15, 1895	July 25, 1902
R 103	South St. Paul	Union Stock Yards Bank	Feb. 3, 1888	Dec. 22, 1896
N 248	South St. Paul	Stock Yards Bank	July 1, 1897	April 21, 1903

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STATE BANKS OF MINNESOTA
COMPLETE LIST OF 271 DISCONTINUED STATE BANKS—Continued
From Organization of the State to July 31, 1916

Rank No.	Location	NAME	Date of Organization	Date of Discontinuance
N 449	Staples	Citizens State Bank of Staples	Oct. 30, 1903	Jan. 28, 1907
N 488	Starbuck	Farmers State Bank of Starbuck	June 14, 1904	Dec. 1, 1909
L 291	Stewart	State Bank of Stewart	Jan. 30, 1900	June 28, 1901
F 21	Stillwater	Bank of Stillwater	—, 1863	—, 1864
N 820	Swanville	Peoples State Bank of Swanville	June 15, 1908	Jan. 10, 1916
F 7	Taylors Falls	Chisago County Bank	—, 1859	Sept. —, 1859
N 148	Tracy	The First State Bank of Tracy	July 31, 1891	April 12, 1895
L 313	Thief River Falls	Scandia State Bank of Thief River Falls	Dec. 11, 1900	June 18, 1901
L 188	Trosky	The Trosky State Bank	Feb. 4, 1893	Mar. 2, 1906
N 217	Twin Valley	First State Bank of Twin Valley	Feb. 14, 1895	Sept. 24, 1902
C 318	Tyler	First State Bank	Mar. 11, 1901	June 3, 1914
N 277	Ulen	State Bank of Ulen	June 29, 1899	Jan. 15, 1904
N 48	Wabasha	Bank of Wabasha	Aug. 13, 1881	—, 1883
R 93	Wabasha	The Peoples Bank of Wabasha	Feb. 12, 1887	Jan. 9, 1900
C 327	Wabasso	State Bank of Wabasso	June 18, 1901	Nov. 14, 1905
L 178	Wadena	Wadena State Bank	Aug. 20, 1892	June 4, 1894
L 401	Walker	Walker State Bank	Nov. 5, 1902	Nov. 17, 1906
L 32	Waseca	Waseca County Bank	Jan. 2, 1875	Jan. 1, 1886
N 50	Waseca	Peoples State Bank of Waseca	Nov. 22, 1881	Oct. 15, 1908
O 186	Waseca	Citizens State Bank of Waseca	Jan. 4, 1893	Jan. 9, 1903
L 202	Waterville	Bank of Waterville	Aug. 17, 1893	July 11, 1900
L 683	Waubun	First State Bank of Waubun	July 29, 1907	Sept. 7, 1912
N 246	Welcome	Welcome State Bank	April 24, 1897	July 25, 1902
L 203	Wells	German American State Bank of Wells	Nov. 15, 1893	Sept. 9, 1899
N 238	Wells	The Wells Bank	June 2, 1896	May 27, 1903
N 311	Westbrook	State Bank of Westbrook	Dec. 3, 1900	Jan. 29, 1903
L 220	Wheaton	First State Bank of Wheaton	May 9, 1895	Mar. 9, 1898
R 697	White Earth	Chippewa State Bank of White Earth	Sept. 5, 1907	Feb. 21, 1912
N 259	Winnebago City	Winnebago City State Bank	Aug. 12, 1898	June 7, 1900
C 437	Winnebago City	Faribault County State Bank	Aug. 18, 1903	Oct. 23, 1908
R 443	Winnebago	State Bank of Commerce	Sept. 18, 1903	May 1, 1912
N 76	Windom	The Bank of Windom	May 5, 1885	April 26, 1897
N 240	Windom	Peoples Bank of Windom	June 23, 1896	April 24, 1897
L 115	Windom	Cottonwood County Bank of Windom	June 29, 1889	Aug. 1, 1907
F 11	Winona	Winona County Bank	—, 1859	—, 1864
F 23	Winona	Bank of Winona	—, 1863	—, 1864
L 185	Winona	German American Bank of Winona	Dec. 15, 1892	May 7, 1897
L 295	Winona	Winona Deposit Bank	Mar. 21, 1900	Jan. 22, 1910
C 543	Winthrop	Commercial State Bank of Winthrop	Jan. 24, 1905	Aug. 1, 1905
N 290	Woodstock	State Bank of Woodstock	Jan. 23, 1900	Mar. 20, 1905
L 78	Woodstock	Bank of Woodstock of Pipestone County	Dec. 24, 1885	Oct. 10, 1889
F 40	Zumbrota	The Bank of Zumbrota	July 11, 1878	Jan. 16, 1894
C 197	Zumbrota	The First State Bank of Zumbrota	June 1, 1893	July 30, 1909
F 20	Unknown	Bank of Southern Minnesota	—, 1863	—, 1864

C—Consolidated.
O—Charter expired.
F—Failed.
N—Nationalized.
R—Receiver.
L—Liquidated.

C-70—Consolidated with State Bank of Delano.
C-110—Consolidated with Northwestern National Bank of Minneapolis.
C-137—Consolidated with Gold-Stabeck State Bank of Redwood Falls.
C-192—Consolidated with Metropolitan National Bank of Minneapolis.
C-197—Consolidated with Security State Bank of Zumbrota.
C-265—Consolidated with First National Bank of Fosston.
C-276—Consolidated with Minnesota State Bank of Amboy.
C-318—Consolidated with Farmers State Bank of Tyler.
C-326—Consolidated with Merchants State Bank of St. Hilaire.
C-327—Consolidated with Citizens State Bank of Wabasso.
C-341—Consolidated with Citizens State Bank of Barrett.
C-389—Consolidated with First National Bank of Bertha.
C-430—Consolidated with Sherburne County State Bank of Big Lake.
C-437—Consolidated with First National Bank of Winnebago.
C-444—Consolidated with First National Bank of Biwabik.
C-500—Consolidated with First National Bank of International Falls.
C-513—Consolidated with Security State Bank of Mahnomen.
C-532—Consolidated with First National Bank of Cass Lake.
C-543—Consolidated with First National Bank of Winthrop.
C-577—Consolidated with Citizens State Bank of Houston.
C-586—Consolidated with the Farmers State Bank of Garvin.
C-632—Consolidated with First National Bank of Fulda.
C-644—Consolidated with St. Anthony Falls Bank of Minneapolis.
C-659—Consolidated with First National Bank of Grey Eagle.
C-677—Consolidated with First National Bank of St. Cloud.
C-736—Consolidated with Citizens State Bank of Callaway.
C-761—Consolidated with First National Bank of Braham.
C-813—Consolidated with Farmers State Bank of Sacred Heart.
C-878—Consolidated with First State Bank of Northome.
C-1054—Consolidated with Borgerding State Bank of Melrose.
C-1094—Consolidated with Ruthton State Bank.
C-1197—Consolidated with Peoples State Bank of Milan.

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LIST OF EIGHTY-THREE STATE BANKS AUTHORIZED FROM AUGUST 1, 1915, TO JULY 31ST, 1916

Bank No.	Date of Authorization	Name	Location	Capital	Surplus
	1915				
1191	Aug. 2	Farmers State Bank	St. Hilaire	$12,000	$2,400
1192	Aug. 2	Farmers State Bank	Simpson	10,000	2,000
1193	Aug. 3	Saint Louis Park State Bank	St. Louis Park	20,000	4,000
1194	Aug. 5	State Bank of	Hadley	16,000	3,200
1195	Aug. 11	Farmers State Bank of	Gatzke	10,000	2,000
1196	Aug. 16	Citizens State Bank of	St. Paul	25,000	5,000
1198	Aug. 20	Farmers State Bank of	Clarissa	12,000	2,400
1199	Aug. 21	Farmers State Bank of	Skyberg	10,000	2,000
1200	Aug. 26	Farmers State Bank of	Hope	10,000	2,000
1201	Aug. 31	Farmers and Merchants State Bank of	Verndale	10,000	2,000
1202	Sept. 1	Elko State Bank	Elko	10,000	2,000
1203	Sept. 1	Farmers State Bank of	Hammond	10,000	2,000
1204	Sept. 3	Farmers State Bank of	North Branch	25,000	5,000
1205	Sept. 4	Security State Bank of	Waseca	25,000	5,000
1206	Sept. 4	Farmers and Merchants State Bank of	Ada	30,000	6,000
1207	Sept. 7	Produce Exchange Bank of	St. Paul	25,000	5,000
1208	Sept. 13	Peoples State Bank of	New Folden	10,000	2,000
1209	Sept. 15	McGregor State Bank	McGregor	10,000	2,000
1210	Sept. 14	East End State Bank of	Duluth	25,000	5,000
1211	Sept. 16	Farmers and Merchants State Bank of	Ogilvie	10,000	2,000
1212	Sept. 18	Merchants and Miners State Bank of	Tower	15,000	3,000
1213	Sept. 18	Gateway State Bank	Minneapolis	50,000	10,000
1214	Sept. 27	Farmers State Bank of	Hendrum	20,000	4,000
1215	Oct. 1	Citizens State Bank of	Osseo	15,000	.....
1216	Sept. 28	Citizens State Bank of	Grygla	10,000	2,000
1217	Oct. 4	Commercial State Bank of	Triumph	10,000	2,000
1218	Oct. 9	Augusta State Bank	Augusta	10,000	2,000
1219	Oct. 13	Geneva State Bank	Geneva	10,000	2,000
1220	Oct. 14	Farmers State Bank of	Welch	10,000	2,000
1221	Oct. 20	Farmers State Bank of	Cyrus	10,000	2,500
1222	Oct. 22	Security State Bank of	Lindstrom	15,000	3,750
1223	Oct. 28	Farmers State Bank of	Echo	15,000	3,000
1224	Nov. 1	Farmers State Bank of	Wannaska	10,000	2,000
1225	Nov. 9	Farmers and Merchants State Bank of	Kandiyohi	15,000	3,000
1226	Nov. 9	First State Bank of	Leonard	10,000	2,000
1227	Nov. 13	First State Bank of	Erdahl	12,000	2,400
1228	Nov. 22	Farmers State Bank of	Blakeley	10,000	2,000
1229	Dec. 1	Peoples State Bank of	Milan	12,000	2,400
1230	Dec. 1	Farmers State Bank of	Kanaranzi	10,000	2,000
1231	Dec. 3	Lansing State Bank	Lansing	15,000	3,000
1232	Dec. 6	Farmers State Bank of	Mavie	10,000	2,000
1233	Dec. 7	Farmers State Bank of	Underwood	12,000	2,400
1234	Dec. 11	Citizens State Bank of	Hazel	10,000	2,000
1235	Dec. 23	State Deposit Bank	Minneapolis	100,000	20,000
1236	Dec. 28	Farmers State Bank of	Moose Lake	10,000	2,000
	1916				
1237	Jan. 10	Farmers State Bank of	Storden,	10,000	2,000
1238	Jan. 14	Farmers and Merchants State Bank of	New York Mills,	12,000	3,000
1239	Jan. 17	Lyndale State Bank	Lyndale	10,000	2,000
1240	Jan. 24	State Bank of Commerce of	Minneapolis, Inc.	50,000	10,000
1241	Feb. 9	Farmers State Bank of Judson, Inc	Judson	10,000	2,000
1242	Feb. 17	Farmers State Bank of Steen, Inc	Steen	10,000	2,000
1243	Feb. 28	Farmers State Bank of Angus, Inc	Angus	10,000	2,000
1244	Feb. 28	Redwood County State Bank	Redwood Falls	25,000	5,000
1245	Mar. 22	American State Bank	Minneapolis	25,000	5,000
1246	Mar. 25	Red River Valley State Bank	Fisher	10,000	2,000
1247	Mar. 29	Farmers State Bank of Porter, Inc	Porter	10,000	5,000
1248	April 1	State Bank of Stanton, Inc	Stanton	10,000	2,000
1249	May 3	First State Bank of Gilman, Inc	Gilman	10,000	2,000
1250	May 6	Great Northern State Bank	St. Paul	25,000	5,000
1251	May 8	Ellendale State Bank	Ellendale	10,000	2,000
1252	May 8	Farmers State Bank of Shelly, Inc	Shelly	12,500	2,500
1253	May 8	Farmers State Bank of Huntley, Inc	Huntley	10,000	2,000
1254	May 8	St. Anthony Park State Bank	St. Paul	25,000	5,000
1255	May 11	Solway State Bank	Solway	10,000	2,000
1256	May 11	Weaver State Bank	Weaver	12,000	2,400
1257	May 15	Farmers State Bank of Barrett, Inc	Barrett	10,000	2,000
1258	May 23	Farmers State Bank of Grey Eagle, Inc.	Grey Eagle	10,000	2,000
1259	May 24	Farmers State Bank of Round Prairie, Inc	Round Prairie.	10,000	2,000

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LIST OF EIGHTY-THREE STATE BANKS AUTHORIZED FROM AUGUST 1, 1915, TO JULY 31ST, 1916—Continued

Bank No.	Date of Authorization	Name	Location	Capital	Surplus
1260	May 29	Security State Bank of Hardwick, Inc.	Hardwick	10,000	2,000
1261	June 9	Western State Bank	Minneapolis	25,000	5,000
1262	June 12	Peoples State Bank of Truman, Inc	Truman	20,000	4,000
1263	June 13	Cloverton State Bank	Cloverton	10,000	2,000
1264	June 20	Farmers State Bank of Gentilly, Inc	Gentilly	10,000	2,000
1265	June 29	East Hennepin State Bank	Minneapolis	50,000	10,000
1266	July 1	Peoples State Bank	Harmony	20,000	5,000
1267	July 5	Citizens State Bank of Kelliher, Inc	Kelliher	10,000	2,000
1268	July 7	First State Bank of Flensburg, Inc	Flensburg	10,000	2,000
1269	July 7	East Chain State Bank	East Chain	10,000	2,000
1270	July 11	Farmers State Bank of Bellingham, Inc.	Bellingham	10,000	2,000
1271	July 14	Farmers State Bank of Sunrise, Inc	Sunrise	10,000	2,000
1272	July 15	State Bank of Delft, Inc	Delft	10,000	2,000
1273	July 19	Park State Bank	Duluth	25,000	2,500
1274	July 25	Farmers State Bank of Madelia, Inc	Madelia	20,000	4,000

INCREASE IN CAPITAL

Bank No.	Date of Increase	Location and Name	From	To
547	Aug. 2, 1915	Cannon Falls, Citizens State Bank of	$30,000	$60,000
875	Aug. 4, 1915	Pipestone, Security Bank of	25,000	50,000
285	Aug. 9, 1915	Frost, State Bank of	15,000	25,000
609	Aug. 23, 1915	Baudette, Security State Bank of	10,000	25,000
420	Oct. 4, 1915	Moorhead, First State Bank of	25,000	60,000
603	Nov. 3, 1915	Lindstrom, First State Bank of	14,000	25,000
273	Dec. 13, 1915	Red Lake Falls, Merchants State Bank of	15,000	25,000
612	Dec. 28, 1915	Morris, Stevens County State Bank of	35,000	50,000
468	Dec. 30, 1915	Gaylord, Citizens State Bank of	15,000	25,000
257	Jan. 6, 1916	Mankato State Bank	50,000	100,000
820	Jan. 6, 1916	Swanville, Peoples State Bank of	10,000	25,000
778	Jan. 7, 1916	Paynesville, Security State Bank of	12,000	20,000
611	Jan. 12, 1916	Center City, Chisago County State Bank of	25,000	50,000
293	Jan. 14, 1916	Hendrum, State Bank of	20,000	30,000
200	Jan. 12, 1916	Minneapolis, St. Anthony Falls Bank of	200,000	300,000
84	Jan. 18, 1916	Dawson, Bank of	30,000	50,000
179	Jan. 24, 1916	Hutchinson, Farmers & Merchants State Bank, Inc.	35,000	50,000
783	Feb. 8, 1916	Janesville, Citizens State Bank of	15,000	30,000
895	Feb. 14, 1916	Gonvick, Security State Bank of	10,000	25,000
370	Feb. 18, 1916	Milroy, State Bank of	15,000	18,000
648	Feb. 27, 1916	Dovray, State Bank of	10,000	12,500
638	Mar. 3, 1916	Thief River Falls, Peoples State Bank of	30,000	40,000
309	Mar. 8, 1916	Ellendale, Security State Bank of	10,000	20,000
745	Mar. 17, 1916	Dent, Farmers State Bank of	10,000	15,000
576	Mar. 17, 1916	Vergas, Farmers State Bank of	10,000	15,000
431	April 17, 1916	St. Bonifacius, Farmers State Bank of	10,000	20,000
974	April 25, 1916	Winton State Bank	10,000	25,000
1079	May 12, 1916	Guckeen, Citizens State Bank of	10,000	15,000
1210	May 20, 1916	Duluth, East End State Bank of	25,000	100,000
610	May 22, 1916	Perley, First State Bank of	15,000	20,000
923	May 31, 1916	Belview, Farmers State Bank of	10,000	15,000
769	June 1, 1916	Rose Creek, State Bank of	10,000	25,000
231	June 13, 1916	Owatonna, Security State Bank of	40,000	50,000
873	July 3, 1916	Rosemount, State Bank of	10,000	15,000
322	July 7, 1916	Balaton, First State Bank of	10,000	25,000
888	July 7, 1916	Keewatin, First State Bank of	15,000	25,000
810	July 20, 1916	St. Paul, Twin City State Bank	50,000	100,000
363	July 25, 1916	Revere, State Bank of	10,000	15,000

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CONSOLIDATION

No.	Date of Consolidation	Name
644	Jan. 12, 1916	East Side State Bank of Minneapolis consolidated with the St. Anthony Falls Bank of Minneapolis.
1197	Dec. 14, 1915	Farmers and Merchants State Bank of Milan consolidated with Peoples State Bank of Milan.
1054	Feb. 21, 1916	German American State Bank of Melrose consolidated with the Borgerding State Bank of Melrose.

CHANGE IN CORPORATE NAME

No.	Date	Name
983	Oct. 16, 1915	First State Bank of New Pierz to First State Bank of Genola.
179	Jan. 24, 1916	Bank of Hutchinson to Farmers & Merchants State Bank, Incorporated.
431	April 17, 1916	State Bank of Bonifacious to Farmers State Bank of St. Bonifacious, Incorporated.
82	June 5, 1916	Douglas County Bank to Douglas County State Bank of Alexandria.

EXTENSION OF CORPORATE EXISTENCE

No.	Name and Location	Extended From	Extended To
230	First State Bank of Tower	Sept. 30, 1915	Sept. 30, 1945
82	Douglas County State Bank of Alexandria	June 10, 1916	June 10, 1946
239	Granada State Bank	June 12, 1916	June 12, 1946
83	Lac qui Parle County Bank of Madison	July 7, 1916	July 1, 1946
84	Bank of Dawson	July 1, 1916	July 1, 1946

NATIONALIZED

No.	Date	Name
1117	Sept. 21, 1915	Farmers and Merchants State Bank of Aitkin to Farmers National Bank.
820	Feb. 10, 1916	Peoples State Bank of Swanville to First National Bank.
895	Mar. 25, 1916	Security State Bank of Gonvick to First National Bank.
229	April 22, 1916	Aitkin County State Bank of Aitkin to First National Bank of Aitkin.
354	June 17, 1916	Brandon State Bank to First National Bank.

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Report of the

STATE BANKS

In the following pages the banks are arranged according to the date of their incorporation.

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LAKE CITY BANK OF MINNESOTA.

C. A. HUBBARD, President; WM. A. HUBBARD, J. M. UNDERWOOD, Vice Presidents; WM. A. HUBBARD, Cashier. Directors—Wm. A. Hubbard, C. A. Hubbard, J. M. Underwood, W. J. Cochrane, N. C. Pike, R. D. Underwood, all of Lake City; C. J. Swanson, Stockholm, Wis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$428,447.27	$422,789.38	Capital stock	$50,000.00	$50,000.00
Overdrafts	27.97	67.46	Surplus	50,000.00	50,000.00
Bonds and securities	38,300.00	52,300.00	Undivided profits, net	14,204.82	13,976.28
Bkg. house, furn. and fix.	16,000.00	16,000.00	Dividends unpaid	2,500.00	2,500.00
Other real estate	2,500.00	2,500.00	Deposits subject to check.	158,224.25	180,120.14
Due from banks	49,544.65	73,991.61	Cashier's checks	12,881.81	5,069.50
Cash on hand	24,358.40	24,496.47	Due to banks	.....	1,101.58
Checks and cash items	262.71	516.48	Savings deposits	15,893.29	29,130.08
			Time certificates	248,236.83	253,263.82
			Other liabilities	7,500.00	7,500.00
Totals	$559,441.00	$592,661.40	Totals	$559,441.00	$592,661.40

KANDIYOHI COUNTY BANK, WILLMAR.

J. F. MILLARD, President; JOS. O. ESTREM, L. O. THORPE, Vice Presidents; P. B. HONG, Cashier. Directors—J. F. Millard, P. B. Hong, L. O. Thorpe, Jos. O. Estrem, all of Willmar.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$717,873.24	$873,117.19	Capital stock	$100,000.00	$100,000.00
Overdrafts	2,393.79	159.99	Surplus	20,000.00	20,000.00
Bonds and securities	1,000.13	167.87	Undivided profits, net	12,718.22	7,028.79
Bkg. house, furn. and fix.	46,102.01	40,000.00	Deposits subject to check	195,591.60	179,033.22
Other real estate	20,090.33	.....	Cashier's checks	627.08	1,199.99
Due from banks	34,627.82	42,858.01	Due to banks	32,832.24	102,828.93
Cash on hand	22,848.35	24,676.76	Savings deposits	99,402.52	128,035.55
Checks and cash items	3,374 96	1,572.44	Time certificates	387,138.97	444,425.78
Totals	$848,310.63	$982,552.26	Totals	$848,310.63	$982,552.26

THE MERCHANTS BANK OF WINONA.

H. E. BLAIR, President; EMIL MILLER, Vice President; S. A. STEFFEN, Cashier. Directors—H. E. Blair, Emil Miller, C. M. Morse, J. R. Baker, J. B. McConnon, C. D. Tearse, S. A. Steffen, John Dietze, all of Winona; C. P. Crangle, of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$1,539,525.75	$1,909,590.12	Capital stock	$100,000.00	$100,000.00
Overdrafts	763.18	1,300.99	Surplus	50,000.00	50,000.00
Bonds and securities	78,669.84	65,197.64	Undivided profits, net	24,123.35	21,269.73
Bkg. house, furn. and fix.	48,461.21	44,594.61	Dividends unpaid	.....	2,844.00
Due from banks	264,294.85	418,046.11	Deposits subject to check	460,537.65	764,155.88
Cash on hand	73,215.08	71,075.76	Certified checks	268.00	.....
Checks and cash items.	8,420.73	19,573.25	Cashier's checks	3,744.15	13,270.56
Other resources	.....	500.00	Due to banks	423,060.08	499,113.41
			Savings deposits	574,364.09	493,595.54
			Time certificates	377,191.21	585,615.79
			Other liabilities	62 11	13.57
Totals	$2,013,350.64	$2,529,878.48	Totals	$2,013,350.64	$2,529,878.48

THE GERMAN AMERICAN BANK OF HASTINGS.

F. H. WELLCOME President; THEO. COOK, Vice President; N. B. GERGEN, Cashier. Directors—F. H. Wellcome, of Minneapolis, Theo. Cook, N. B. Gergen, Chas. Doffing, A. N. Gergen, Peter Doffing, all of Hastings.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$490,694.89	$463,139.90	Capital stock	$25,000.00	$25,000.00
Overdrafts	310.95	81.88	Surplus	25,000.00	25,000.00
Bonds and securities	61,660.65	61,289.50	Undivided profits, net	5,562.01	1,783.36
Bkg. house, furn. and fix.	12,000.00	12,163.20	Deposits subject to check.	171,690.54	126,889.95
Due from banks	46,895.75	36,275.25	Demand certificates	2,483.20	7,669.43
Cash on hand	16,047.68	15,202.98	Savings deposits	5,381.12	12,497.42
Checks and cash items	398.97	222.95	Time certificates	382,892.02	377,535.50
			Other liabilities	10,000.00	12,000.00
Totals	$628,008.89	$588,375.66	Totals	$628,008.89	$588,375.66

ROCK COUNTY BANK, LUVERNE.

C. L. SHERMAN, President; E. Kiebach, Vice President; C. J. Martin, Cashier. Directors—E. Kiebach, C. L. Sherman, Henry Ewoldt, John P. Houg, C. J. Martin, Martin Williams, Martin Webber, all of Luverne.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$236,594.64	$283,984.52	Capital stock	$25,000.00	$25,000.00
Overdrafts	3,646.27	1,358.23	Surplus	17,000 00	20,000.00
Bkg. house, furn. and fix.	11,116.17	11,356.95	Undivided profits, net	933.56	350.14
Due from banks	38,250.39	44,923.48	Deposits subject to check	63,695.19	84,959.99
Cash on hand	10,862.36	9,287.62	Due to banks	7,711.62	21,510.40
Checks and cash items	388.69	974.87	Time certificates	186,402.35	199,722.40
			Other liabilities	115.80	342.74
Totals	$300,858.52	$351,885.67	Totals	$300,858.52	$351,885.67

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BANK OF GLENCOE.

G. K. GILBERT, President; F. L. Polak, Vice President; L. W. Gilbert, Cashier. Directors—G. K. Gilbert, L. W. Gilbert, H. Ebeling, F. L. Polak, W. G. Gould, all of Glencoe.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$600,908.16	$662,036.95	Capital stock	$50,000.00	$50,000.00
Overdrafts	927.77	1,318 13	Surplus	25,000.00	50,000.00
Bonds and securities	59,026.31	61,208.60	Undivided profits, net	28,172.28	8,386.45
Bkg. house, furn. and fix.	.....	5,550.00	Dividends unpaid	702.00	782.00
Due from banks	94,004.09	65,046.68	Deposits subject to check	154,738.44	182,995.49
Cash on hand	32,182.26	11,765.63	Demand certificates	14,534.64	12,722 50
Checks and cash items	1,797.42	2,921.36	Due to banks	22,067.68	17,114.35
Other resources	510.00	500.00	Savings deposits	12,585.71	25,306.39
			Time certificates	474,555 26	456,040.17
			Other liabilities	7,000.00	7,000.00
Totals	$789,356.01	$810,347.35	Totals	$789,356.01	$810,347.35

THE NICOLLET COUNTY BANK OF SAINT PETER.

H. L. STARK, President; C. W. BABCOCK, Vice President; Z. S. GAULT, Cashier. Directors—H. L. Stark, Frank Ransom, J. P. Johnson, A. R. Davis, L. M. Erickson, M. B. Johnson, Z. S. Gault, all of St. Peter; C. W. Babcock, T. S. Willcox, both of Kasota.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$604,573.39	$676,419.72	Capital stock	$50,000.00	$50,000.00
Overdrafts	202.41	1,009.09	Surplus	50,000.00	50,000.00
Bkg. house, furn. and fix.	20,309 17	20,300.00	Undivided profits, net	25,470.04	30,943.29
Other real estate	2,500.00	.....	Deposits subject to check	131,022.73	114,003.95
Due from banks	102,111.48	59,904.43	Demand certificates	242.73	236.23
Cash on hand	43,596.69	37,620.85	Cashier's checks	3,551.90	6,004.30
Checks and cash items	245.32	260.10	Due to banks	.....	2,775 95
Other resources	.....	9 07	Savings deposits	.....	6,318.61
			Time certificates	513,223.88	535,240.93
			Other liabilities	27.18	.....
Totals	$773,538.46	$795,523.26	Totals	$773,538.46	$795,523.26

PIPESTONE STATE BANK.

E. W. DAVIES, President; F. E. PEARSON, Vice President; T. E. NASH, Cashier. Directors—E. W. Davies, Max Menzel, T. E. Nash, David Patten, F. E. Pearson, G. E. Sellers, all of Pipestone; H. J. Farmer, of Airlie.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$392,596.34	$392,017.47	Capital stock	$50,000.00	$50,000.00
Overdrafts	1,451.12	1,754.18	Surplus	15,000.00	15,000.00
Bkg. house, furn. and fix.	11,800 00	25,800.00	Undivided profits, net	1,627 09	1,033.70
Other real estate	8,752.41	2,652.41	Deposits subject to check.	154,763.25	247,701.48
Due from banks	120,499.79	119,842.37	Demand certificates	3,603.69	975.54
Cash on hand	18,194.35	21,388.14	Certified checks	500.00	500.00
Checks and cash items	1,110.71	1,075.72	Cashier's checks	965.09	91.38
Other resources	.....	229.48	Due to banks	88,493 19	.....
			Savings deposits	18,491.71	24,639.08
			Time certificates	220,960.70	224,818.59
Totals	$554,404.72	$564,759.77	Totals	$554,404.72	$564,759.77

BANK OF WILLMAR.

A. E. RICE, President; S. B. QVALE, Vice President; F. G. HANDY, Cashier. Directors—A. E Rice, M. Jorgenson, J. S. Robbins, M. D. Manning, S. B. Qvale, G. P. Karwand, F. G Handy, all of Willmar.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$647,193.50	$737,548.68	Capital stock	$100,000 00	$100,000.00
Overdrafts	3,899 78	452.64	Surplus	20,000.00	25,000.00
Bkg. house, furn. and fix.	16,508.00	17,247.00	Undivided profits, net	6,035.22	3,413.98
Other real estate	3,519.10	3,575.90	Deposits subject to check.	129,736.32	101,593.36
Due from banks	29,209.94	17,432.14	Demand certificates	111.47	35.38
Cash on hand	22,585.14	26,347 52	Certified checks	144 75	92.42
Checks and cash items	1,505.21	10,080.60	Cashier's checks	1,169.70	3,480.97
Other resources	101.32	1,588.43	Due to banks	4,601.15	8,603.93
			Savings deposits	4,912.96	8.098.32
			Time certificates	457,810 42	563,954.55
Totals	$724,521.99	$814,272.91	Totals	$724,521.99	$814,272.91

STATE BANK OF SLAYTON.

C. E. DINEHART, President; F. D. WECK, Vice President; H. S. HOLT, Cashier. Directors—C. E. Dinehart, F. D. Weck, H. S. Holt, F. E. Dinehart, all of Slayton; C. F. Weck, of Clermont, Iowa.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$231,529.38	$235,325.39	Capital stock	$30,000.00	$30,000.00
Overdrafts	291.85	1,487.35	Surplus	15,000.00	15,000 00
Bonds and securities	5,296.73	10,552.97	Undivided profits, net	1,033.40	2,124.95
Bkg. house, furn. and fix.	7,468.23	7,468.23	Deposits subject to check	92,056.92	68,097.17
Other real estate	8,927.91	16,158.52	Due to banks	2,298.43	11,562.11
Due from banks	54,241.92	44,405.90	Time certificates	178,492.89	200,007.14
Cash on hand	10,718.17	10,919 12			
Checks and cash items	407.45	473.89			
Totals	$318,881.64	$326,791.37	Totals	$318,881.64	$326,791.37

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DOUGLAS COUNTY BANK, ALEXANDRIA.

G. A. KORTSCH, President; H. A. BARNES, Vice President; W. K. BARNES, Cashier. Directors—G. A. Kortsch, W. K. Barnes, Oscar Erickson, O. W. Landeen, all of Alexandria; H. A. Barnes, of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$202,156 12	$213,961.65	Capital stock	$50,000.00	$50,000.00
Overdrafts	304.07	652.99	Surplus	10,000.00	10,000.00
Bonds and securities	208.27	50.00	Undivided profits, net	2,388.48	1,724.34
Bkg. house, furn. and fix.	6,300 00	7,000.00	Deposits subject to check.	65,841.78	63,940.77
Other real estate	2,838.00	2,985.95	Demand certificates	684.50	929.28
Due from banks	35,257.92	26,769.60	Savings deposits	4,716.34	7,434.68
Cash on hand	13,289.07	10,786.74	Time certificates	127,684.41	129,966.85
Checks and cash items	962.06	1,788.99			
Totals	$261,315.51	$263,995 92	Totals	$261,315.51	$263,995 92

LAC QUI PARLE COUNTY BANK, MADISON.

A. J. PETERSON, President; JACOB WALLSMITH, Vice President; OLE A. STEMSRUD, Cashier. Directors—Jacob Wallsmith, Otto Ronningen, Ole A. Stemsrud, all of Madison; A. J. Peterson, of Dawson; Samuel Lewison, of Canby.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$216,100.99	$237,239.40	Capital stock	$25,000.00	$25,000.00
Overdrafts	19.94	289 91	Surplus	5,000.00	5,000.00
Bonds an dsecurities	598.26	686.46	Undivided profits, net	2,038 29	2,593.31
Bkg. house, furn. and fix.	6,300.00	6,500 00	Deposits subject to check	96,214.33	100,397.43
Other real estate	.....	86.73	Cashier's checks	4,394.06	2,126.82
Due from banks	74,681.71	75,525.26	Time certificates	177,428.15	195,274.74
Cash on hand	11,941.92	9,588.56			
Checks and cash items	432.01	475.98			
Totals	$310,074.83	$330,392.30	Totals	$310,074 83	$330,392.30

BANK OF DAWSON.

A. J. PETERSON, President; SAMUEL LEWISON, Vice President; J. E. REYERSON, Cashier. Directors—A. J. Peterson, J. E. Reyerson, E. S. Swenson, E. E. Peterson, all of Dawson; Samuel Lewison, of Canby.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$464,795.76	$481,298.48	Capital stock	$30,000.00	$50,000.00
Overdrafts	956.52	338.31	Surplus	10,000.00	10,000.00
Bonds and securities	3,421.55	3,696 23	Undivided profits, net	5,138.07	5,082.39
Bkg house, furn. and fix.	10,000.00	10,700.00	Deposits subject to check.	133,167.16	135,707.22
Due from banks	73,425 07	127,775.27	Cashier's checks	18,899 75	6,592.31
Cash on hand	40,714.65	48,032.27	Savings deposits	.....	37,704.22
Checks and cash items	660.13	9.89	Time certificates	396,768.70	426,764.31
Totals	$593,973.68	$671,850.45	Totals	$593,973.68	$671,850.45

THE GERMAN AMERICAN BANK OF MINNEAPOLIS.

FRANCIS A. GROSS, President; CHARLES GLUEK, HENRY DOERR, Vice Presidents; GEORGE E. STEGNER, Cashier. Directors—Charles Gluek, J. M. Griffith, Henry Doerr, Arthur E. Eichhorn, Francis A. Gross, I. V. Gedney, Jacob Kunz, Peter J. Scheid, W. P. Cleator, Geo. M. Bleecker, Wm. J. Von der Weyer, George Salzer, Chas. J. Swanson, W. P. Devereux, all of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$2,296,870.51	$2,937,580.48	Capital stock	$200,000,00	$200,000.00
Overdrafts	1,912.16	1,480.38	Surplus	200,000.00	200,000 00
Bonds and securities	304,297.32	292,334.00	Undivided profits, net	80,476.89	37,500.00
Bkg. house, furn. and fix.	37,000.00	36,350 00	Dividends unpaid	30.00	6,000.00
Due from banks	361,538.48	606,621.45	Deposits subject to check	945,716.39	1,176,664.74
Cash on hand	146,651.31	122,950 00	Demand certificates	2,047 50	342.50
Checks and cash items.	40,716.23	80,943.99	Certified checks	2,199.68	2,120.58
Federal reserve stock	.....	12,000.00	Cashier's checks	17,856.06	26,198.98
			Due to banks	36,624.24	55,402.75
			Savings deposits	1,378,590.01	1,956,712 09
			Time certificates	325,445.24	422.572.81
			Other liabilities	.....	6,745.85
Totals	$3,188,986.01	$4,090,260.30	Totals	$3,188,986.01	$4,090,260.30

THE SCANDINAVIAN AMERICAN BANK OF ST. PAUL.

A. L. ALNESS, President; A. T. ROSEN, Vice President; J. A. SWENSON, Cashier. Directors—John C. Carlson, of Rush City; J. A. Swenson, A. C. Floan, C. H. Biorn, A. L. Alness, A. T. Rosen, all of St. Paul.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$1,202,954.84	$1,326,485.75	Capital stock	$100,000 00	$100.000.00
Overdrafts	321.89	1,153.39	Surplus	100,000 00	100.000.00
Bonds and securities	157,914.95	191,437.15	Undivided profits, net	40,563.85	47,273.77
Due from banks	220,429.71	306,083 27	Dividends unpaid	.....	3,435 00
Cash on hand	120,002.17	113.606.48	Deposits subject to check	630,988.75	721,978.62
Checks and cash items.	40,413.33	38,367.42	Demand certificates	9,748.28	2,814.78
Other resources	124.27	72.12	Certified checks	8,422.39	12.486.54
			Cashier's checks	32.637.72	41.585.94
			Due to banks	293,593 42	345,824.62
			Savings deposits	326,463.10	380,250.12
			Time certificates	199,642.01	220.206.19
			Other liabilities	101.64	1,350.00
Totals	$1,742,161.16	$1,977,205.58	Totals	$1,742,161.16	$1,977,205.58

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STATE BANK OF HECTOR.

G. K. GILBERT, President; A. B. Anderson, Vice President; G. S. EICHMILLER, Cashier. Directors—G. K. Gilbert, of Glencoe; H. A. Reed, H. S. Deming, A. B. Anderson, Andrew Anderson, A. P. Anderson, G. S. Eichmiller, all of Hector.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$220,271.39	$237,284.05	Capital stock	$25,000.00	$25,000.00
Overdrafts	145.16	18.01	Surplus	15,000.00	20,000.00
Bonds and securities	.....	7,000.00	Undivided profits, net	5,281.70	1,931.02
Bkg. house, furn. and fix.	6,000.00	6,000.00	Dividends unpaid	65.00	.....
Due from banks	36,419.13	37,396 11	Deposits subject to check.	85,184.29	83,230.33
Cash on hand	14,679.78	15,086.38	Demand certificates	8,323.48	1,907.79
			Savings deposits	6,613 24	7,110.87
			Time certificates	132,047.75	163,604.54
Totals	$277,515.46	$302,784.55	Totals	$277,515.46	$302,784.55

SCANDIA AMERICAN BANK OF CROOKSTON.

J. P. FOOTE, President; C. C. STRANDER, H. STEENERSON, Vice Presidents; O. FREDRICKS, Cashier. Directors—H. Steenerson, C. C. Strander, A. A. Miller, J. P. Foote, L. Ellingson, Charles Loring, H. Holte, R. C. Ruettell, all of Crookston; J. H. Ruettell, of Grand Forks, N. D.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$562,477.74	$566,961.28	Capital stock	$50,000.00	$50,000.00
Overdrafts	992.12	846.94	Surplus	10,000.00	12,500.00
Bonds and securities	4,000.00	4,000.00	Undivided profits, net	1,571.44	696.14
Bkg. house, furn. and fix.	23,477.00	24,000.00	Deposits subject to check.	166,389.68	218,900.34
Other real estate	31,490.46	40,030.10	Demand certificates	1,367 14	769.70
Due from banks	40,810.30	145,871.87	Certified checks	235.26	407 29
Cash on hand	31,070.54	28,153.74	Cashier's checks	2,369.57	6,386.77
Checks and cash items	2,256.92	3,944.55	Due to banks	44,769.85	58,904.32
			Savings deposits	18,590.16	11,966.18
			Time certificates	401,281.98	453,277.74
Totals	$696,575.08	$813,808.48	Totals	$696,575.08	$813,808.48

YELLOW MEDICINE COUNTY BANK, GRANITE FALLS.

L. H. KRAEMER, President; KATHERINE B. KRAEMER, Vice President; W. L. KRAEMER, Cashier. Directors—L. H. Kraemer, W. L. Kraemer, Katherine B. Kraemer, all of Granite Falls.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$292,406.33	$271,477.93	Capital stock	$15,000.00	$15,000 00
Overdrafts	883.13	383 14	Surplus	5,000.00	5,000.00
Bonds and securities	56,695.85	57,146.08	Undivided profits, net	1,243.27	.....
Furniture and fixtures	2,540.00	2,570.00	Deposits subject to check.	68,628.32	65,668.78
Due from banks	22,588.03	27,908.26	Cashier's checks	8,431.32	5,670.41
Cash on hand	12,175.58	10,813.25	Time certificates	289,334.64	279,662.49
Checks and cash items	348.63	653.83	Other liabilities	.....	1,224.30
Paid out for expenses, etc., in excess of earnings	.....	1,242.85			
Other resources	.....	30.64			
Totals	$387,637.55	$372,225.98	Totals	$387,637.55	$372,225.98

STATE BANK OF WINTHROP.

C. W. QUANDT, President; L. J. LARSON, Vice President; J. A. LARSON, Cashier. Directors—L. J. Larson, C. W. Quandt, C. E. Larson, G. A. Carnes, J. A. Larson, Gustaf Larson, all of Winthrop.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$181,277.93	$214,474.55	Capital stock	$25,000.00	$25,000.00
Overdrafts	782.28	792.22	Surplus	10,000.00	10,000 00
Bonds and securities	35,500 00	16,000.00	Undivided profits, net	525.70	1,198.89
Bkg. house, furn. and fix.	15,857.50	16,384.55	Deposits subject to check.	65,822.24	70,517.37
Other real estate	2,500.00	2,700.00	Demand certificates	43.00	19.50
Due from banks	27,273.03	26,245.83	Cashier's checks	483.12	3,691.90
Cash on hand	9,962.68	12,657 02	Savings deposits	6,509.21	11,256.71
Checks and cash items	1,760.50	1,912.51	Time certificates	166,570.65	169,507.31
Other resources	40.00	25.00			
Totals	$274,953.92	$291,191.68	Totals	$274,953.92	$291,191.68

GRANITE FALLS BANK.

J. S. JOHNSON, President; O. C. Wilson, Vice President; L. O. Johnson, Cashier. Directors—J. S. Johnson, O. C. Wilson, A. J. Johnson, L. O. Johnson, all of Granite Falls.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$345,022.43	$463,907.17	Capital stock	$20,000 00	$20,000.00
Overdrafts	1,866.92	2,967 84	Surplus	15,000.00	15,000.00
Bonds and securities	222.60	439.72	Undivided profits, net	1,747.52	3,772.24
Bkg. house, furn. and fix.	10,500.00	10,500.00	Deposits subject to check.	84,134.70	104,916.53
Other real estate	14,000.00	14,000.00	Cashier's checks	5,997.23	3,470.41
Due from banks	70,680.44	32,996.50	Due to banks	428.47	22,902 30
Cash on hand	5,560.93	5,381 37	Savings deposits	.....	860.80
Checks and cash items	243.29	386.28	Time certificates	320,681.64	359,459.15
			Other liabilities	107.05	197 45
Totals	$448,096.61	$530,578.88	Totals	$448,096.61	$530,578.88

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CITIZENS STATE BANK OF BRAINERD.

A. G. TROMMALD, President; F. H. Simpson, Vice President; G. P. O'BRIEN, Cashier. Directors—Anna M. Dunn, J. W. Koop, F. H. Simpson, G. P. O'Brien, A. G. Trommald, all of Brainerd; James R. Hickey, of St. Paul.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$258,592.61	$266,776.55	Capital stock	$25,000.00	$25,000.00
Overdrafts	524.99	908.89	Surplus	5,000.00	5,000.00
Bonds and securities	12,600.00	12,600.00	Undivided profits, net	3,716.86	4,177.96
Bkg. house, furn. and fix.	2,197.50	2,197.50	Notes redis. and bills pay.	13,000.00	.....
Other real estate	11,519.44	11,286.10	Deposits subject to check	114,256.60	131,577.48
Due from banks	13,370.85	40,781.82	Cashier's checks	1,560.52	808 03
Cash on hand	12,919.51	8,442 55	Due to banks	1,308.23	1,596.49
Checks and cash items	3,690.89	4,313.36	Time certificates	151,573.58	179,146.81
Totals	$315,415.79	$347,306.77	Totals	$315,415.79	$347,306.77

ADRIAN STATE BANK.

W. R. MANSEL, President; GERHARD LEWIS, S. B. BEDFORD, Vice Presidents; EDWIN BRICKSON, Cashier. Directors—W. R. Mansel, Gerhard Lewis, Edwin Brickson, H. H. Martens, all of Adrian; S. B. Bedford, of Rushmore; C. Korslund, of Livermore, Iowa; Ned Jones, of Worthington.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$305,259.11	$311,111.56	Capital stock	$40,000.00	$40,000.00
Overdrafts	3,339.55	696.69	Surplus	10,000 00	20,000.00
Bonds and securities	1,758.43	494.69	Undivided profits, net	5,856.12	3,888.16
Bkg. house, furn. and fix.	14,000.00	14,000 00	Deposits subject to check	171,293.11	106,017.22
Other real estate	7,200.00	4,200.00	Cashier's checks	150.84	765.84
Due from banks	76,317 99	61,482.30	Due to banks	.....	41,439.61
Cash on hand	13,720.62	7,183.67	Savings deposits	3,666.53	3,520.87
Checks and cash items	2,197.96	285.56	Time certificates	192,827.06	183,822.77
Totals	$423,793.66	$399,454.47	Totals	$423,793.66	$399,454.47

FIRST STATE BANK OF MOUNTAIN LAKE.

DAVID EWERT, President; H. P. GOERTZ, FRANK BALZER, Vice Presidents; J. H. DICKMAN, Cashier. Directors—David Ewert, Frank Balzer, A. C. Dick, Wm. Janssen, J. H. Dickman, H. P. Goertz, C. Penner, J. G. Hiebert, D. G. Hiebert, all of Mountain Lake.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$351,311.91	$393,355.27	Capital stock	$50,000.00	$50,000.00
Overdrafts	1,743 64	2,158.24	Surplus	10,000.00	10,000.00
Bonds and securities	1,000.00	1,000.00	Undivided profits, net	3,110.47	1,881 94
Bkg. house, furn. and fix.	12,800.00	12,800 00	Deposits subject to check.	113,165.13	125,792.23
Due from banks	74,705.37	46,092.31	Cashier's checks	1,729 44	1,486.08
Cash on hand	11,618.94	5,753.59	Due to banks	17,002.39	13,575.37
Checks and cash items	755.83	474.59	Time certificates	258,928.26	257,898.38
Totals	$453,935.69	$460,634.00	Totals	$453,935.69	$460,634.00

RENVILLE STATE BANK.

O. A. STENSVAD, President; L. AHRENHOTZ, Vice President; S. M. SERKLAND, Cashier. Rirectors—O. A. Stensvad, S. M. Serkland, L. Ahrenhotz, L. E. Lien, J. C. Jasper, all of Renville.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$251,236.96	$235,651.98	Capital stock	$25,000.00	$25,000.00
Overdrafts	607.21	357.86	Surplus	5,000.00	5,000.00
Bonds and securities	2,000.00	.....	Undivided profits, net	3,267.79	4,283.87
Bkg. house, furn. and fix.	10,550.00	10,550.00	Deposits subject to check.	61,105.57	56,916.89
Due from banks	28,366.60	29,511 28	Cashier's checks	863.95	1,683.64
Cash on hand	13,495.04	12,046.03	Time certificates	211,129.04	196,235.43
Checks and cash items	110.54	1,002.68			
Totals	$306,366.35	$289,119.83	Totals	$306,366.35	$289,119.83

STATE BANK OF NEW LONDON.

PETER BROBERG, President; M. JORGENSON, Vice President; A. N. MICKELSON, Cashier. Directors—Peter Broberg, Harold Swenson, J. G. Peterson, C. E. Monson, all of New London; M. Jorgenson, J. O. Estrem, J. F. Millard, all of Willmar.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$257,743.22	$282,648.51	Capital stock	$25,000.00	$25,000.00
Overdrafts	597.94	1,947.38	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	9,300.00	9,000.00	Deposits subject to check.	32,796.56	32,378.66
Other real estate	6,627.30	11,027.30	Cashier's checks	2,403.50	3,287.24
Due from banks	24,799.53	28,292 08	Time certificates	244,682.13	278,307.44
Cash on hand	10,114 50	9,211.50			
Checks and cash items	109.57	82.92			
Paid out for expenses, etc., in excess of earnings	590.13	1,763.65			
Totals	$309,882.19	$343,973.34	Totals	$309,882.19	$343,973.34

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FIRST STATE BANK OF ADA.

A. L. HANSON, President; PETER SHARPE, Vice President; B. F. TENNEY, Cashier. Directors—B. F. Tenney, A. L. Hanson, C. R. Andrews, Allen Harvey, W. B. Holmes, Peter Sharpe, D. C. Lightbourn, all of Ada.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$355,824.88	$332,200 62	Capital stock	$25,000.00	$25,000.00
Overdrafts	2,680.64	1,380.00	Surplus	25,000.00	25,000.00
Bonds and securities	5,125.13	1,605.43	Undivided profits, net	1,234.14	5,161.98
Bkg. house, furn. and fix.	7,000.00	7,000.00	Dividends unpaid	9.90	.....
Due from banks	40,738.55	23,526.70	Deposits subject to check.	88,105.36	61,453.20
Cash on hand	9,856.16	10,681.85	Cashier's checks	436.13	14.00
Checks and cash items	.....	384.72	Time certificates	281,439.83	260,150.14
Totals	$421,225.36	$376,779.32	Totals	$421,225.36	$376,779.32

RENVILLE COUNTY STATE BANK, BIRD ISLAND.

HENRY L. SIMONS, President; A. J. Richardson, Vice President; H. W. MIELKE, Cashier. Directors—Henry L. Simons, of Glencoe; A. J. Richardson, H. W. Mielke, Christ Boehme, Jos. Haggett, all of Bird Island; Amund Dahl, of Olivia; W. D. Griffith, of Hutchinson.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$230,197.58	$254,058.16	Capital stock	$25,000.00	$25,000.00
Overdrafts	545.22	404 52	Surplus	15,000 00	25,000.00
Bonds and securities	399.43	423.54	Undivided profits, net	3,640.08	1,226.77
Bkg. house, furn. and fix.	9,704.55	9,704.55	Dividends unpaid	2,752.00	1,376.00
Other real estate	9,267.80	9,267.80	Deposits subject to check.	74,757.29	67,814.10
Due from banks	15,382.77	28,007.20	Demand certificates	484.92	6,173.32
Cash on hand	6,103.59	6,009.75	Cashier's checks	4,603.98	3,016.57
Checks and cash items	209.60	291.26	Due to banks	806.00	.....
			Savings deposits	19,642.83	27,293.83
			Time certificates	125,123.44	149,766.19
			Other liabilities	.....	1,500.00
Totals	$271,810.54	$308,166.78	Totals	$271,810.54	$308,166.78

THE BANK OF LONG PRAIRIE.

GEO. R. CHRISTIE, President; RAYMOND A. LEE, Vice President; WM. E. LEE, Cashier. Directors—Geo. R. Christie, Raymond E. Lee, Wm. E. Lee, all of Long Prairie.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$282,405.51	$268,690.77	Capital stock	$50,000.00	$50,000.00
Overdrafts	201.11	173.18	Surplus	10,000.00	10,000.00
Banking house	11,329 14	11,329.14	Undivided profits, net	10,257.64	10,785.08
Other real estate	4,079.22	2,477.55	Notes rediscounted	9,000.00	.....
Due from banks	17,559.82	40,134.51	Deposits subject to check.	99,289.38	92,541.62
Cash on hand	10,552.35	10,979 25	Certified checks	30.00	.....
Checks and cash items	1,884.46	5,825.57	Cashier's checks	3,621 58	5,114.62
			Due to banks	11,175.32	27,597.09
			Savings deposits	10,507.93	14,118.51
			Time certificates	124,129.76	129,453.05
Totals	$328,011.61	$339,609.97	Totals	$328,011.61	$339,609.97

BANK OF ELBOW LAKE.

H. SAMPSON, President; OLE O. CANESTORP, Vice President; M. A. Lukken, Cashier. Directors—H. Thorson, of Drake, N. D.; W. W. Smith, of Sleepy Eye; C. H. Raiter, of Alexandria; Ole O. Canestorp, H. Sampson, K. O. Fjoslien, M. A. Lukken, all of Elbow Lake.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$284,795.21	$298,839.25	Capital stock	$50,000.00	$50,000.00
Overdrafts	2,329.80	1,481.77	Surplus	10,000.00	10,000 00
Bonds and securities	.....	10,000.00	Undivided profits, net	6,256.21	3,107 82
Bkg. house, furn. and fix.	11,500.00	11,500 00	Deposits subject to check.	85,515.60	82,020.60
Due from banks	29,744.74	23,765.71	Cashier's checks	3,133.33	5,815.87
Cash on hand	7,553.21	6,535.52	Due to banks	8,150.70	.....
Checks and cash items	1,147.15	365.11	Time certificates	174,158.47	201,605.76
Other resources	144.20	112.69			
Totals	$337,214.31	$352,600.05	Totals	$337,214.31	$352,600.05

BANK OF LITCHFIELD.

T. F. McCLURE, President; J. ESBJORNSSON, E. W. CAMPBELL, Vice Presidents; P. RODANGE, Cashier. Directors—John Birch, Peter Berens, Ernest W. Campbell, John Esbjornsson, Fred A. Kopplin, Ehrhard Lenhardt, Jacob G. Morrison, Arthur W. Peterson, Peter Rodange, Charles W. Wagner, Tipton F. McClure, all of Litchfield.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$1,315,596.32	$1,373,207.20	Capital stock	$60,000.00	$60,000.00
Overdrafts	5,133.56	4,811.76	Surplus	30,000.00	30,000.00
Bonds and securities	5,000 00	5,000.00	Undivided profits, net	9,126.90	15,981.22
Bkg house, furn. and fix.	25,000.00	24,500.00	Deposits subject to check	121,769 20	120,003.39
Other real estate	10,000.00	10,000.00	Cashier's checks	8,717.77	3,560.81
Due from banks	32,007.81	36,524.86	Due to banks	29,454.16	36,713.23
Cash on hand	23,739.99	18,830.63	Time certificates	1,156,871.89	1,208,355.80
Checks and cash items	1,162.24	1,740.00	Other liabilities	1,700.00	.....
Totals	$1,417,639.92	$1,474,614.45	Totals	$1,417,639.92	$1,474,614.45

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STATE BANK OF SLEEPY EYE.

HANS MO, President; EDWARD F. BERKNER, Vice President; J. A. HERZOG, Cashier. Directors—Arnold Hillesheim, P. D. Raverty, Edward F. Berkner, Frank F. Romberg, Joseph Seifert, George J. Vollmer, Hans Mo, all of Sleepy Eye.

SLEEPPY EYE

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$392,297.99	$458,477.85	Capital stock	$25,000.00	$25,000.00
Overdrafts	678.79	114.12	Surplus	12,500.00	15,000.00
Bonds and securities	1,370.52	1,095.15	Undivided profits, net	2,238.61	5,096.48
Bkg. house, furn. and fix.	4,500.00	4,000.00	Deposits subject to check.	82,293.52	73,839.76
Other real estate	2,000.00	2,000.00	Certified checks	875 00	.....
Due from banks	108,119.90	70,372.70	Cashier's checks	791.02	3,566.92
Cash on hand	22,772.76	20,608.27	Due to banks	8,792.86	3,478.24
Checks and cash items	306.83	332.07	Savings deposits	1,168.72	3,487.77
			Time certificates	397,977.06	427,530.99
			Other liabilities	410.00	.....
Totals	$532,046.79	$557,000 16	Totals	$532,046.79	$557,000.16

BANK OF CANBY.

SAMUEL LEWISON, President; C. ANDERSON, Vice President; J. P. LANGMACK, Cashier. Directors—Samuel Lewison, C. Anderson, Olaf Hoel, W. S. Lund, M. A. Eaton, J. P. Langmack, all of Canby; A. J. Peterson, of Dawson.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$677,176.21	$750,985.61	Capital stock	$50,000.00	$50,000.00
Overdrafts	1,784.18	1,904.28	Surplus	25,000.00	25,000 00
Bonds and securities	13,790 68	13,500.00	Undivided profits, net	.....	2,394.28
Bkg. house, furn. and fix.	10,390.15	10,390.15	Deposits subject to check	192,149.40	194,530.69
Other real estate	3,169 96	3,010.77	Cashier's checks	34,936.07	53,924.66
Due from banks	62,311.95	46,898.78	Time certificates	508,544.88	534,517.00
Cash on hand	41,006.63	32,866.06			
Checks and cash items	449.08	810:98			
Paid out for expenses, etc., in excess of earnings	551.51	.....			
Totals	$810,630.35	$860,366.63	Totals	$810,630.35	$860,366.63

BANK OF PIERCE, SIMMONS & COMPANY, RED WING.

W. H. PUTNAM, President; W. H. Grow, Vice President; R. W. PUTNAM, Cashier. Directors—H. A. Willard, E S. Hoyt, Albert Johnson, H. A. Swanson, W. H. Grow, W. H. Putnam, R. W. Putnam, all of Red Wing.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$903,047.63	$917,733.63	Capital stock	$125,000.00	$125,000 00
Overdrafts	96.31	1,729.73	Surplus	60,000.00	60,000.00
Bonds and securities	143,245.00	95,907 50	Undivided profits, net	6,192.41	6,349.18
Bkg. house, furn. and fix.	5,000.00	3,000.00	Notes rediscounted and bills payable	.....	29,000:00
Due from banks	97,817.76	29,894.03	Deposits subject to check	269,000 89	212,899.20
Cash on hand	42,177.43	23,283.88	Certified checks	4,000.00	5,000.00
Checks and cash items.	10,010.48	8,501 61	Cashier's checks	14,531.75	14,865.02
Other resources	372.79	340.25	Due to banks	41,826 73	29,993.01
			Savings deposits	212,239.96	206,146.64
			Time certificates	460,975.66	381,137.58
			Other liabilities	8,000.00	10,000.00
Totals	$1,201,767.40	$1,080,390.63	Totals	$1,201,767.40	$1,080,390.63

CITIZENS STATE BANK OF KENYON.

C. L. BRUSLETTEN, President; J. A. HANSEN, Vice President; J. C. E. HOLMEN, Cashier. Directors—C. L. Brusletten, O. C. Sands, E. H. Marshall, J. G. Wing, J. E. C. Holmen, J A. Hansen, J. A. Gates, H. P. Hulebak, A E. Gunhus, all of Kenyon.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$482,047.71	$484,087.86	Capital stock	$30,000.00	$30,000.00
Overdrafts	1,610.96	364.16	Surplus	25,000.00	30,000:00
Bonds and securities	10,651.00	4,825 00	Undivided profits, net	4,259.33	.....
Bkg. house, furn. and fix.	5,800.00	20,400.00	Deposits subject to check.	76,664.81	71,619.79
Other real estate	5,795 40	5,795.40	Cashier's checks	8,803.78	2,763.29
Due from banks	56,110.11	38,419.76	Time certificates	431,005.88	424,371.01
Cash on hand	13,601.60	4,204.45			
Checks and cash items	117.02	98.79			
Paid out for expenses, etc., in excess of earnings	.....	558 67			
Totals	$575,733.80	$558,754.09	Totals	$575,733.80	$558,754.09

BANK OF NORWOOD.

GEORGE A. DU TOIT, President; GEORGE J. BRADLEY, Vice President; F. F. KLOTH, Cashier. Directors—Geo. A. Du Toit, of Chaska; Geo. J. Bradley, Geo. W. Ocobock, F. F. Kloth, all of Norwood; Gerhard Hoeffken, of Minneapolis.

NORUOOD

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$341,816.37	$325,665.05	Capital stock	$15,000.00	$15,000 00
Overdrafts	2 27	84.78	Surplus	15,000.00	15,000.00
Bonds and securities	43,514.48	26,268.50	Undivided profits, net	225 21	53.64
Banking house	7,500.00	7,500.00	Dividends unpaid	96.00	525.00
Other real estate	7,825.00	.....	Deposits subject to check	53,845.54	32,658.61
Due from banks	21,311.01	24,408.95	Demand certificates	10,342 58	8,638.02
Cash on hand	10,900.61	10,986.04	Savings deposits	5,665.45	5,752.82
Other resources	121.97	91.36	Time certificates	332,291.93	315,376.59
			Other liabilities	525.00	2,000.00
Totals	$432,991.71	$395,004.68	Totals	$432,991.71	$395,004.68

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STATE BANK OF FAIRFAX.

J. W. SCHRAMM, President; CHARLES LAMMERS, Vice President; A. E. CARVER, Cashier. Directors—Charles Lammers, J. W. Schramm, G. A. Rieke, all of Fairfax; N. P. Johnson, of Hector.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$168,814.21	$197,533.04	Capital stock	$25,000.00	$25,000.00
Overdrafts	1,088.73	1,134.87	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	9,450.00	9,350.00	Undivided profits, net	1,740.30	434.83
Other real estate	6,200.00	6,200.00	Notes rediscounted and bills payable	.....	10,000.00
Due from banks	8,037.00	10,523 37	Deposits subject to check.	37,998.27	45,941.65
Cash on hand	7,599.62	10,012.58	Cashier's checks	3,704 20	1,066.85
Checks and cash items	4,535.49	1,332.25	Time certificates	132,282.28	148,642.78
Totals	$205,725.05	$236,086.11	Totals	$205,725.05	$236,086.11

STATE BANK OF SPRINGFIELD.

WM. G. FRANK, President; J. C. Rothenburg, Vice President; E. L. Nippolt, Cashier. Directors—H. Bendixen, M. Lehrer, Geo. P. Forster, Wm. G. Frank, Adolph Altermatt, A. C. Ochs, J. C. Rothenburg, all of Springfield.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$582,410.76	$584,721.63	Capital stock	$35,000.00	$35,000.00
Overdrafts	480.22	534.55	Surplus	7,000.00	7,000.00
Bonds	11,294.94	10,498.32	Undivided profits, net	11,141.09	5,735.49
Bkg. house, furn. and fix.	10,600.00	10,139.12	Deposits subject to check	188,145.64	148,716.53
Due from banks	122,892 58	63,522.12	Cashier's checks	8,603 13	9,077.37
Cash on hand	19,382.16	20,713.86	Due to banks	24,524.24	41,997 15
Checks and cash items	848.19	1,107 27	Savings deposits	7,524.11	8,666.96
Other resources	185.00	141.76	Time certificates	466,155.64	435,185.13
Totals	$748,093.85	$691,378.63	Totals	$748,093.85	$691,378.63

BANK OF MAZEPPA.

THEO. MAAS, President; C. F. A. MAAS, Vice President; A. F. LIFFRIG, Cashier. Directors—Theo. Maas, John W. Kingsley, Peter Engelhart, A. F. Liffrig, all of Mazeppa; C. F. A. Maas, of Pine Island; Sarah Kingsford, W. G. Kingsford, both of St. Paul.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$260,988.68	$274,113.56	Capital stock	$25,000.00	$25,000.00
Overdrafts	65.88	3.95	Surplus	5,000.00	5,000.00
Bonds and securities	14,218.38	17,204.75	Undivided profits, net	122.47	1,938.29
Bkg. house, furn. and fix.	3,000.00	3,000.00	Deposits subject to check	30,354.19	36,823.42
Due from banks	23,152.62	17,037 42	Demand certificates	2,799.86	4,491.59
Cash on hand	8,264 16	9,168.75	Due to banks	283.84	.....
Checks and cash items	609.60	166.21	Time certificates	246,738.96	247,441.34
Totals	$310,299.32	$320,694.64	Totals	$310,299.32	$320,694.64

BELLINGHAM STATE BANK.

LUCIUS F. CLARK, President; T. S. BRAITHWAIT, Vice President; L. L. KROUSS, Cashier. Directors—Lucius F. Clark, T. S. Braithwait, L. L. Krouss, H. J. Prellwitz, all of Bellingham; John Stoll, of Rosen.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$193,676 30	$206,176.12	Capital stock	$20,000.00	$20,000.00
Overdrafts	2,311.61	991.37	Surplus	5,000.00	5,000.00
Bonds and securities	11,252.15	13,635.26	Undivided profits, net	47.13	555.21
Bkg. house, furn. and fix.	6,000.00	6,000.00	Deposits subject to check	40,935.73	54,244.26
Other real estate	2,650.00	2,233.05	Certified checks	.....	2.40
Due from banks	17,660 88	46,656.95	Cashier's checks	6,849.83	4,646.31
Cash on hand	11,096.05	7,288.62	Time certificates	172,020 92	199,600.86
Checks and cash items	237.60	440.22	Other liabilities	30.98	.....
Other resources	.....	627.45			
Totals	$244,884.59	$284,049.04	Totals	$244,884.59	$284,049.04

STATE BANK OF ANOKA.

ROBERT W. AKIN, President; ALBERT F. PRATT, Vice President; FRANK L. SALTER, Cashier Directors—R. W. Akin, Frank L. Salter, James B. Berry, Albert F. Pratt, Frank Hart, all of Anoka.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$388,329.21	$369,799.48	Capital stock	$30,000.00	$30,000.00
Overdrafts	909.99	4,626.38	Surplus	20,000.00	20,000.00
Banking house	12,500.00	12,500.00	Undivided profits, net	3,665.57	5,205.21
Other real estate	6,513 72	8,713.72	Deposits subject to check	122,180.76	144,993.93
Due from banks	25,725.98	91,782.70	Cashier's checks	6,428 56	6,333.85
Cash on hand	11,923.48	14,988.68	Savings deposits	47,025.86	63,642.23
Checks and cash items	2,469.68	986 77	Time certificates	215,739.26	229,921 54
Other resources	167.95	199.03	Other liabilities	3,500.00	3,500.00
Totals	$448,540.01	$503,596.76	Totals	$448,540.01	$503,596.76

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STATE BANK OF COKATO.

H. C. BULL, President; S. J. SWANSON, A. M. WOODWARD, Vice President; FRANK SWANSON, Cashier. Directors—H. C. Bull, S. J. Swanson, Jacob Ojanpera, Peter Stevenson, Frank Swanson, C. R. Peterson, all of Cokato; A. M. Woodward, of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$552,077.80	$616,186.67	Capital stock	$30,000.00	$30,000.00
Overdrafts	1,553.60	347.34	Surplus	10,000.00	10,000.00
Bkg. house, furn. and fix.	10,000.00	11,300.00	Undivided profits, net	584.72	1,381.42
Due from banks	80,383.22	82,387.04	Dividends unpaid	14.00	920.00
Cash on hand	11,400.11	10,557 20	Deposits subject to check.	76,994.50	74,401.01
Checks and cash items	3,331.20	498.85	Cashier's checks	4,981.32	7,521.14
			Time certificates	536,171.39	597,053.53
Totals	$658,745.93	$721,277.10	Totals	$658,745.93	$721,277.10

THE BIG STONE COUNTY BANK, GRACEVILLE.

W. F. O'NEILL, President; E. J. O'NEILL, Vice President; C. W. LUETKE, Cashier. Directors—W. F. O'Neill, E. J. O'Neill, E. O'Neill, R. A. Costello, all of Graceville; H. M. O'Neill, of Beardsley.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$228,246 85	$294,844.16	Capital stock	$25,000.00	$25,000.00
Overdrafts	1,042.28	2,631.35	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	3,179.00	4,069.00	Undivided profits, net	499.08	332 97
Due from banks	60,817.32	27,090.96	Deposits subject to check.	96,624.05	94,459.25
Cash on hand	8,690.95	11,530.31	Cashier's checks	851.85	2,255 03
Checks and cash items	1,155.14	1,760.02	Due to banks	11,548.25	8,305.78
			Time certificates	163,608.31	206,572.77
Totals	$303,131.54	$341,925.80	Totals	$303,131.54	$341,925.80

FARMERS STATE BANK OF HERON LAKE.

JERRY SULLIVAN, President; N. J. HENKELS, Vice President; J. J. MALONEY, Cashier. Directors—W. A. Bieter, of St Paul; August Freking, N. J. Henkels, J. J. Maloney, Anton J. Moe, M. D., John Rostomily, Frank J. Stenzel, Jerry Sullivan, all of Heron Lake; B. P. St. John, of Worthington.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$259,811.98	$289,373.05	Capital stock	$25,000.00	$25,000.00
Overdrafts	2,474.45	824.12	Surplus	15,000.00	20,000.00
Bonds and securities	4,477.84	3,423.66	Undivided profits, net	5,711.53	4,015.32
Bkg. house, furn. and fix.	12,100.00	12,100.00	Deposits subject to check.	102,476.85	86,267.94
Other real estate	950 00	950.00	Cashier's checks	9,700.65	11,314.97
Due from banks	38,075.22	27,064.13	Time certificates	166,416.74	194,623.93
Cash on hand	6,071 38	5,636.27			
Checks and cash items	344.90	1,850.93			
Totals	$324,305.77	$341,222.16	Totals	$324,305.77	$341,222.16

CITIZENS BANK, HUTCHINSON.

WM. E. HARRINGTON, President; H. H. AMES, Vice President; P. P. Pendergast, Cashier. Directors—Wm. F. Harrington, P. P. Pendergast, W. W. Sivright, S. J. Boelter, Henry Braun, Jr., Carlos Avery, H. H. Ames, James Schuneman, J. E. Chadderdon, E. J. Stearns, F. N. Moore, all of Hutchinson.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$928,723.35	$996,937.38	Capital stock	$100,000.00	$100,000.00
Overdrafts	13,601.25	3,989.45	Surplus	20,000 00	20,000.00
Bonds and securities	60,990.00	65,160.00	Undivided profits, net	25,085.49	12,457.72
Bkg. house, furn. and fix.	15,000.00	15,000.00	Deposits subject to check	142,706.96	246,711.09
Other real estate	7,000.00	7,000.00	Demand certificates	10,193 69	9,523.32
Due from banks	66,464 81	123,518.59	Due to banks	399.05	.....
Cash on hand	19,960 05	27,870.61	Savings deposits	1,151.85	20,279.97
Checks and cash items	443.85	2,145.10	Time certificates	812,878.54	832,975.43
Other resources	232.27	339.46	Other liabilities	.....	13.06
Totals	$1,112,415.58	$1,241,960.59	Totals	$1,112,415.58	$1,241,960.59

STATE BANK OF MADELIA.

CHRISTEN EVANSO, President; GEORGE BIISSER, Vice President; M. S. Dossett, Cashier. Directors—Christen Evanso, George Biisser, M. S. Dossett, Lyman Batcheller, Geo. S. Hage, E. F. McCarthy, all of Madelia.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$537,492.13	$516,631.39	Capital stock	$50,000.00	$50,000.00
Overdrafts	703.40	565 40	Surplus	10,000.00	10,000.00
Bkg. house, furn. and fix.	9,000.00	9,000.00	Undivided profits, net	21,692 01	24,881.43
Due from banks	86,174.19	163,370.74	Deposits subject to check	101,618.16	122,743.46
Cash on hand	15,876.24	15,964.15	Cashier's checks	3,058.94	2,654.37
Checks and cash items	201.08	172.33	Due to banks	24,913.65	38,186.79
			Savings deposits	30,852.75	38,442.35
			Time certificates	404,811.53	416,295.61
			Other liabilities	2,500.00	2,500.00
Totals	$649,447.04	$705,704.01	Totals	$649,447.04	$705,704.01

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BROWN COUNTY BANK, NEW ULM.

L. A. FRITSCHE, President; A. STEINHAUSER, Vice President; L. B. KROOK, Cashier. Directors—Aug. C. Dahl, Alfred J. Vogel, A. Steinhauser, Emil G. Hage, L. A. Fritsche, Franz Niemann, Geo. B. Weiser, all of New Ulm.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$383,472.69	$343,660 32	Capital stock	$40,000.00	$40,000.00
Overdrafts	722 85	68.05	Surplus	13,000 00	10,000.00
Bkg. house, furn. and fix.	14,000.00	14,000.00	Undivided profits, net	2,079.22	3,171.68
Other real estate	2,250.00	8,982.75	Notes rediscounted and bills payable	10,000.00	10,000.00
Due from banks	15,992.71	18,404.74	Deposits subject to check	65,908.95	80,285.48
Cash on hand	9,369.40	4,349.65	Certified checks	133.83	.....
Checks and cash items	4,271.54	1,496.89	Cashier's checks	1,483.50	378.01
			Due to banks	23,624 24	11,408.64
			Savings deposits	11,156.39	14,900.50
			Time certificates	262,193.06	220,818.09
			Other liabilities	500.00	.....
Totals	$430,079.19	$390,962 40	Totals	$430,079.19	$390,962.40

STATE BANK OF WARREN.

O. H. TARALSETH, President; H. L. MELGAARD, Vice President; C. A. NELSON, Cashier. Directors—H. L. Melgaard, of Argyle; A. Grindeland, C. A. Nelson, R. B. Taralseth, O. H. Taralseth, all of Warren.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$321,456.37	$380,856.58	Capital stock	$25,000.00	$25,000.00
Overdrafts	970.74	1,007.97	Surplus	15,000.00	25,000.00
Bonds and securities	11,871.90	1,267.99	Undivided profits, net	1,011.48	366.04
Bkg. house, furn. and fix.	2,474.36	2,980.00	Deposits subject to check.	126,582.18	182,273.85
Other real estate	4,777 55	4,693.02	Cashier's checks	2,210.67	2,923.69
Due from banks	88,843.25	91,861 52	Due to banks	51,552.10	42,961 22
Cash on hand	9,957.24	10,883.43	Savings deposits	1,418 38	1,621.80
Checks and cash items	2,386.89	14,141.94	Time certificates	219,963.49	227,545.85
Totals	$442,738.30	$507,692.45	Totals	$442,738.30	$507,692.45

CLARKFIELD STATE BANK.

C. S. ORWOLL, President; J. S. JOHNSON, Vice President; I. F. FAGERLIE, Cashier. Directors—C. S. Orwoll, of Clarkfield; J. S. Johnson, of Granite Falls; H. P. Andrisen, of Clarkfield; K. E. Neste, of Granite Falls; P. O. Lieberg, of Pasedena, Cal.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$484,456.96	$486,554.74	Capital stock	$30,000.00	$30,000.00
Overdrafts	992.23	904.23	Surplus	10,000.00	15,000.00
Bonds and securities	5,085.66	1,701.39	Undivided profits, net	2,653 74	6,207.10
Bkg. house, furn. and fix.	9,000.00	9,000.00	Deposits subject to check.	99,783 28	90,667.07
Other real estate	6,700.00	.....	Cashier's checks	5,777.33	4,699.54
Due from banks	28,928.67	66,211 24	Due to banks	10,000.00	10,000.00
Cash on hand	6,510.65	8,156.35	Savings deposits	3,154.84	3,379.33
Checks and cash items	1,027.58	1,274.83	Time certificates	381,377.29	413,849.74
Other resources	44.73	.....			
Totals	$542,746.48	$573,802.78	Totals	$542,746.48	$573,802.78

FARMERS & MERCHANTS STATE BANK, INCORPORATED, HUTCHINSON.

O. W LUNDSTEN, President; L. A. RITTER, Vice President; W. H HARTMAN, Cashier. Directors—Sam G. Anderson, Jr., Ellery Williams, Jas. Schuneman, O. W. Lundsten, I. K. Peterson, Frank Brabec, S. J. Boelter, E. J. Stearns, W. W. Malchow, L. A. Ritter, H. W. Mergen, Wm. Pieton, J. A. Tmey, J. M. Bell, M. C. Hanson, all of Hutchinson.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$377,937.68	$407,687.91	Capital stock	$35,000 00	$50,000.00
Overdrafts	941.87	1,553.78	Surplus	15,000.00	12,500.00
Bonds and securities	8,000 00	8,000.00	Undivded profits, net	6,994.44	.....
Bkg house, furn. and fix.	8,425.00	8,425.00	Deposits subject to check	86,557.62	91,564.68
Other real estate	1,964.35	1,964.35	Cashier's checks	1,930.29	1,713.22
Due from banks	52,821.60	29,160.39	Due to banks	1,176.04	2,194.12
Cash on hand	19,151.81	16,749.20	Savings deposits	232.08	4,680.53
Checks and cash items	.....	134.72	Time certificates	323,097.74	314,691.16
Paid out for expenses, etc., in excess of earnings	.....	2,465.18			
Other resources	745 90	1,203.18			
Totals	$469,988.21	$477,343.71	Totals	$469,988.21	$477,343.71

FIRST STATE BANK OF PAYNESVILLE

ANSON EVANS, President; A M. SHELDON, FRANK J. KENNEDY, Vice Presidents; R. E. SCHUMACHER, Cashier. Directors—Anson Evans, Anton Wartenberg, Wm. Arndt, Frank J. Kennedy, all of Paynesville; A. M. Sheldon, of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$271,228.11	$225,422 62	Capital stock	$15,000.00	$15,000 00
Overdrafts	811.18	208.97	Surplus	3,000.00	3,000.00
Bonds and securities	10,000.00	2,000.00	Undivided profits, net	.....	2,201 14
Bkg. house, furn. and fix.	6,500.00	6,500.00	Deposits subject to check.	54,781.65	85,716 43
Other real estate	.....	3,800.00	Demand certificates	.....	492.41
Due from banks	20,246.99	57,243.07	Cashier's checks	1.204.20	.....
Cash on hand	4.678.38	17,370 05	Time certificates	241,138.97	206,963.37
Checks and cash items	1,487.03	728 64			
Paid out for expenses, etc., in excess of earnings	73.13	.....			
Other resources	100.00	100.00			
Totals	$315,124.82	$313,373.35	Totals	$315,124.82	$313,373.35

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CLARA CITY STATE BANK.

D. A. McLARTY, President; BERT WINTER, Vice President; M. S. CARL, Cashier. Directors—D. A. McLarty, A. W. Winter, J. S. Johnson, all of Granite Falls; Bert Winter, of Minneapolis; M. S. Carl, of Clara City; C. S. Orwoll, of Clarkfield; John M. Huckins, of St. Paul.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$267,068.52	$292,342.39	Capital stock	$25,000.00	$25,000.00
Overdrafts	498.60	112.03	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	12,235.52	11,900.00	Undivided profits, net	.....	2,890.55
Other real estate	11,611.91	11,611.91	Deposits subject to check.	53,971.67	50,458.44
Due from banks	23,980.46	40,646 95	Time certificates	243,712.73	279,684.43
Cash on hand	10,875.82	4,791.35			
Checks and cash items	782.37	1,628.79			
Paid out for expenses, etc., in excess of earnings	631.20	.....			
Totals	$327,684.40	$363,033.42	Totals	$327,684.40	$363,033.42

STATE BANK OF GOOD THUNDER.

J. G. GRAHAM, President; R. L. HOUK, Vice President; F. H. MORLOCK, Cashier. Directors—J. G. Graham, F. H. Morlock, R. L. Houk, F. W. Bruscke, A. J. Wingen, all of Good Thunder.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$265,218.98	$291,735.46	Capital stock	$20,000.00	$20,000.00
Overdrafts	367.56	658.41	Surplus	10,000.00	11,000.00
Bonds and securities	7,340.00	6,340.00	Undivded profits, net	1,030.35	1,722.63
Bkg. house, furn. and fix.	1,882.38	1,913.65	Notes rediscounted and bills payable	10,000.00	20,000.00
Due from banks	9,025.35	20,200 05	Dividends unpaid	.....	24.00
Cash on hand	3,633.58	4,930.67	Deposits subject to check.	48,963.04	75,503.27
Checks and cash items	230.39	196 33	Cashier's checks	3,014.67	2,248 30
			Time certificates	194,690.18	195,476.37
Totals	$287,698.24	$325,974.57	Totals	$287,698.24	$325,974.57

SIBLEY COUNTY BANK, HENDERSON.

E. L. WELCH, President; A. A. POEHLER, Vice President; CAMILLE BISSON, Cashier. Directors—E. L. Welch, Orrin Kipp, both of St. Paul; A. A. Poehler, Jos. Wiest, Fred Lieske, all of Henderson.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$140,786.61	$153,865.63	Capital stock	$25,000.00	$25,000.00
Overdrafts	1,307.92	51.82	Surplus	10,000 00	10,000.00
Bonds and securities	4,000.00	4,000.00	Undivided profits, net	341.10	2,074.19
Bkg. house, furn. and fix.	8,854.66	8,867.75	Deposits subject to check	32,352.22	28,132.41
Other real estate	11,600.28	11,609.86	Demand certificates	12,307.70	10,513.70
Due from banks	29,969.99	8,674 64	Cashier's checks	.....	1,608.32
Cash on hand	7,109.81	5,518.53	Time certificates	123,748.45	115,447.92
Checks and cash items	90.10	119.31			
Other resources	30.00	69.00			
Totals	$203,749.47	$192,776.54	Totals	$203,749.47	$192,776.54

STATE BANK OF WAVERLY.

JOHN M. HAVEN, President; AUSTIN B. MORSE, Vice President; CARL D. MICHALSON, Cashier. Directors—John M. Haven, R. L. Haven, both of Biglake; Austin B. Morse, of Waverly.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$205,153.95	$230,755.67	Capital stock	$25,000.00	$25,000.00
Overdrafts	2,211.32	17.23	Surplus	1,000.00	2,000.00
Bkg. house, furn. and fix.	7,500.00	7,500.00	Undivided profits, net	802.38	334.28
Other real estate	1,500.00	1,500 00	Deposits subject to check.	18,723.51	20,295 94
Due from banks	11,914.10	17,474.37	Demand certificates	94.18	.....
Cash on hand	2,938.11	3,932.80	Certified checks	.....	44.81
Cehcks and cash items	477.78	71.50	Cashier's checks	2,180.90	381.66
Other resources	.....	335.00	Savings deposits	4,285.84	4,065.75
			Time certificates	179,608.45	209,464.13
Totals	$231,695.26	$261,586.57	Totals	$231,695.26	$261,586.57

JACKSON COUNTY STATE BANK, LAKEFIELD.

H. L. BOND, President; A. A. FOSNESS, Vice President; H. C. RUE, Cashier. Directors—H. L. Bond, A. A. Fosness, H. C. Rue, H. K. Rue, D. Crawford, John Frederickson, A. Bettin, Grace A. Wood, all of Lakefield.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$419,183.04	$456,015.86	Capital stock	$50,000.00	$50,000.00
Overdrafts	1,012 06	775.29	Surplus	15,000.00	20,000.00
Bkg. house, furn. and fix.	16,569.95	16,604.95	Undivided profits, net	2,300 91	3,646.25
Due from banks	85,263.45	36,230.60	Deposits subject to check.	143,577.05	113,391.94
Cash on hand	12,157.23	9,868.44	Certified checks	2,255.26	.....
Checks and cash items	261.56	1,653.48	Cashier's checks	82.00	52.00
			Due to banks	31,637.15	40,517.54
			Savings deposits	14 00	919.30
			Time certificates	289,580.92	292,621.59
Totals	$534,447.29	$521,148.62	Totals	$534,447.29	$521,148.62

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STATE BANK OF WORTHINGTON.

GEO. O. MOORE, President; GEO. W. WILSON, Vice President; NED JONES, Cashier. Directors—Ned Jones, A. T. Latta, Geo. O. Moore, Geo. W. Wilson, all of Worthington; C. Korslund, of Livermore, Iowa.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$397,592.51	$370,990.63	Capital stock	$50,000.00	$50,000.00
Overdrafts	14 35	37.73	Surplus	20,000.00	20,000.00
Bkg. house, furn. and fix.	18,000.00	18,000.00	Undivided profits, net	137.32	113.56
Other real estate	8,000.00	8,000.00	Deposits subject to check	128,873.74	118,934.09
Due from banks	56,898.11	53,532.82	Cashier's checks	9,421.28	7,800.94
Cash on hand	11,689.43	12,211.53	Due to banks	69,577.84	51,688.17
Checks and cash items	3,301.28	1,013.35	Time certificates	219,485.50	217,249.30
Other resources	2,000.00	2,000.00			
Totals	$497,495.68	$465,786.06	Totals	$497,495.68	$465,786.06

FIRST STATE BANK OF LE ROY.

W. K. PORTER, President; M. J. HART, Vice President; HARRY D. TOMPKINS, Cashier. Directors—W. K. Porter, M. J. Hart, F. T. Young, S. E. Morse, F. E. Garner, Harry D. Tompkins, Lynn A. Porter, W. H. Spencer, Ole Rierson, all of Le Roy.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$203,502.03	$218,640.74	Capital stock	$25,000.00	$25,000.00
Overdrafts	792.23	1,428.68	Surplus	10,000.00	10,000.00
Bonds and securities	18,000.00	11,000.00	Undivided profits, net	2,178.66	2,235.57
Bkg. house, furn. and fix.	15,000.00	14,000.00	Notes rediscounted and bills payable	.....	10,000 00
Due from banks	34,747.96	30,238.80	Deposits subject to check	74,180.09	68,025.02
Cash on hand	8,989.86	9,212.37	Time certificates	169,988.73	169,936.02
Checks and cash items	195.40	526.02			
Other resources	120.00	150.00			
Totals	$281,347.48	$285,196.61	Totals	$281,347.48	$285,196.61

STATE BANK OF LESTER PRAIRIE.

GEO. A. DU TOIT, President; H. G. HENEMAN, Vice President; G. G. KIMPEL, Cashier. Directors—Geo. A. Du Toit, of Chaska; O. W. Lundsten, of Hutchinson; H. J. Heneman, Herman Engler, W. C. Beise, A. W. Schubert, Samuel Truwe, Herbert G. Heneman, all of Lester Prairie.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$232,429.34	$240,526 17	Capital stock	$15,000.00	$15,000 00
Overdrafts	196.62	93.42	Surplus	5,000.00	5,000.00
Bonds and securities	7,800.00	6,800.00	Undivided profits, net	269.91	.....
Bkg. house, furn. and fix.	4,783.53	9,867.58	Dividends unpaid	208 00	516.00
Due from banks	32,868 33	18,065.99	Deposits ubject to check	42,246.16	52,427.22
Cash on hand	6,794.21	6,668.45	Demand certificates	35.00	35.00
Checks and cash items	833.05	157.11	Cashier's checks	2,573 41	12,077.95
Paid out for expenses, etc., in excess of earnings	.....	280.03	Savings deposits	1,342.02	2,352.07
			Time certificates	218,868.34	195,048.29
			Other liabilities	162.24	2.22
Totals	$285,705.08	$282,458.75	Totals	$285,705.08	$282,458.75

STATE BANK OF MORGAN.

H. M. BALL, President; FRED W. FIXSEN, Vice President; WM. H. BALL, Cashier. Directors—H. M. Ball, Fred W. Fixsen, both of Morgan; J. W. Hopfenspirger, of Sleepy Eye.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$211,846.48	$273,636.41	Capital stock	$25,000.00	$25,000.00
Overdrafts	1,836.59	1,251 28	Surplus	12,000.00	12,000.00
Bonds and securities	49,550.00	44,950.00	Undivided profits, net	2,315.92	1,274.47
Bkg. house, furn. and fix.	4,882.00	5,913.83	Deposits subject to check	56,468.36	65,907.11
Other real estate	.....	3,600.00	Cashier's checks	3,035.70	2,748.28
Due from banks	50,380.09	28,438.33	Savings deposits	2,118.57	4,203.05
Cash on hand	7,981.01	8,473.61	Time certificates	226,047.69	255,343.65
Checks and cash items	510.07	213.10			
Totals	$326,986.24	$366,476 56	Totals	$326,986.24	$366,476 56

ST. ANTHONY FALLS BANK, MINNEAPOLIS.

JOSEPH E. WARE, President; SAMUEL E. FOREST, Vice President; C. L. CAMPBELL, Cashier. Directors—S. L. Frazier, of Verndale; Louis Andersch, Dana L. Case, Henry R. Chase, Aaron Carlson, William F. Decker, Henry T. Eddy, Samuel E. Forest, Theodore A. Foque, Isaac Hazlett, Andrew M. Hunter, John F. Wilcox, Arthur H. Ives, Robert Jamison, W. C. Johnson, W. E. Satterlee, John Schmidler, Fred E. Barney, Hiram A. Scriver, Joseph E. Ware, William P. Washburn, William F. Webster, H. R. Weesner, all of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30,'16
Loans and discounts	$1,643,035.44	$2,658,572.14	Capital stock	$200,000 00	$300,000.00
Overdrafts	720.51	1,259.20	Surplus	100,000,00	60,000.00
Bonds and securities	173,968.07	437,239.57	Undivided profits, net	19,861.93	12,196.80
Bkg. house, furn. and fix.	50,000.00	66,000.00	Dividends unpaid	.....	44.00
Other real estate	.....	7,639.29	Deposits subject to check	583,799.05	1,014,636.95
Due from banks	187,756.86	171,601.80	Demand certificates	12.00	.....
Cash on hand	165,305.30	111,828.70	Certified checks	3,099.34	6,154.73
Checks and cash items	12,921.69	43,978.18	Cashier's checks	3,642.12	25,578 94
			Due to banks	22,519.20	128,752.57
			Savings deposits	1,118,000.62	1,667,167.12
			Time certificates	182,773.61	283,587.77
Totals	$2,233,707.87	$3,498,118.88	Totals	$2,233,707.87	$3,498,118.88

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STATE BANK OF ANNANDALE.

W. D. McDONALD, President; JNO. H. BURI, H. C. BULL, Vice Presidents; B. H. THAYER, Cashier. Directors—W. D. McDonad, John H. Buri, L. Cofield, Wm. Ponsford, all of Annandale; H. C. Bull, of Cokato; C. T. McDonald, of Delano; Frank Swanson, of Cokato.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$381,739.13	$432,963.73	Capital stock	$15,000.00	$15,000.00
Overdrafts	971.92	708.18	Surplus	9,000.00	10,000.00
Bkg. house, furn. and fix.	2,000.00	2,000.00	Undivided profits, net	1,236.40	1,813.35
Due from banks	46,070.21	41,403.09	Deposits subject to check.	55,351.74	54,978.93
Cash on hand	7,849.99	9,767.76	Certified checks	700.00	.....
Checks and cash items	1,560.11	1,541.96	Cashier's checks	5,551.71	12,127.08
			Time certificates	353,351.51	394,465.36
Totals	$440,191.36	$488,384.72	Totals	$440,191.36	$488,384.72

BANK OF DASSEL.

E. E. McGREW, President; C. H. MARCH, Vice President; OLAF L. OLSON, Cashier. Directors—E. E. McGrew, Olaf L. Olson, L. Pankake, L. E. Larson, all of Dassel; C. H. March, Litchfield.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$497,908.24	$544,453.25	Capital stock	$25,000.00	$25,000.00
Overdrafts	2,911.56	5,515 95	Surplus	10,000.00	10,000.00
Bkg. house, furn. and fix.	10,000.00	10,000.00	Undivide dprofits, net	.....	4,846.36
Other real estate	2,500.00	13,500.00	Deposits subject to check.	96,663.95	91,704.19
Due from banks	38,696.37	33,732.22	Demand certificates	1,743.79	251.55
Cash on hand	9,370.84	11,115.74	Cashier's checks	.....	395.32
Paid out for expenses, etc., in excess of earnings	4,016.85	.....	Due to banks	28,850.79	31,362.74
			Time certificates	403,145.33	454,757.00
Totals	$565,403.86	$618,317.16	Totals	$565,403.86	$618,317.16

EXCHANGE BANK OF FARMINGTON.

F. H. WELLCOME, President; BERT WINTER, Vice President; JIM A. GRANT, Cashier. Directors—F. H. Wellcome, M. T. Wellcome, Bert Winter, M. A. Nye, all of Minneapolis; Jim A. Grant, of Farmington.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$284,666.18	$272,534.77	Capital stock	$25,000.00	$25,000.00
Bonds and securities	16,046.37	13,276.66	Surplus	10,000.00	10,000.00
Bkg. house, furn. and fix.	3,000.00	3,000.00	Undivided profits, net	1,621.78	4,949.76
Due from banks	21,536.89	7,748.71	Deposits subject to check.	62,455.36	43,369.16
Cash on hand	3,719.22	6,238.10	Cashier's checks	2,782.29	7,683.65
Checks and cash items	2,827.36	1,312.68	Time certificates	229,936.59	213,108.35
Totals	$331,796.02	$304,110 92	Totals	$331,796.02	$304,110 92

SECURITY BANK, FARIBAULT.

LYNNE PEAVEY, President; ALSON BLODGETT, JR, Vice President; GEO. E. KAUL, Cashier. Directors—Margaret Grant, A. Blodgett, Jr., E. Kaul, Geo. E. Weston, Geo. E. Kaul, Charles S. Batchelder, James R. Smith, L. S. Matteson, Lynne Peavey, all of Faribault.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30,'16
Loans and discounts	$882,595.49	$1,080,875.99	Capital stock	$100,000.00	$100,000.00
Overdrafts	6,184.40	.....	Surplus	20,000.00	20,000.00
Bonds and securities	94,287.50	61,567.65	Undivided profits, net	5,543.59	3,916.38
Bkg. house, furn. and fix.	47,419.55	47,000.00	Dividends unpaid	.....	4,000.00
Other real estate	13,000.00	13,000.00	Deposits subject to check	308,356.04	331,292.15
Due from banks	215,358 37	147,394.86	Cashier's checks	45,445.58	10,990.53
Cash on hand	41,815.85	37,922.27	Due to banks	50,936.92	29,358.15
Checks and cash items.	4,890.90	10,095 98	Savings deposits	102,855.85	144,213.06
Other resources	315.00	543.00	Time certificates	672,729.08	754,629.48
Totals	$1,305,867.06	$1,398,399.75	Totals	$1,305,867.06	$1,398,399.75

CITIZENS STATE BANK, MONTICELLO.

G. R. WEDGEWOOD, President; CHAS. E. WHITE, Vice President; CHARLES BRADFORD, Cashier. Directors—G. R. Wedgewood, Chas. E. White, Chas. Bradford, F. D. Bradford, all of Monticello; S. A. DeMille, of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$206,545.19	$186,301.78	Capital stock	$20,000.00	$20,000 00
Overdrafts	9 55	.....	Surplus	10,000 00	10,000.00
Bkg. house, furn. and fix.	6,717.00	6,805.00	Undivided profits, net	345.21	315.42
Due from banks	40,709.78	41,341.31	Deposits subject to check.	40,286.54	35,456 31
Cash on hand	4,719.60	4,573.29	Demand certificates	2,063.71	3,266.21
Checks and cash items	91.69	137.12	Savings deposits	1,784.48	1,466.15
			Time certificates	184,312.87	168,654.41
Totals	$258,792.81	$239,158.50	Totals	$258,792.81	$239,158.50

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CITIZENS STATE BANK OF SLAYTON.

JAMES GARRISON, President; JAMES RUANE, Vice President; O. C. BOYUM, Cashier. Directors—James Garrison, James Ruane, O. C. Boyum, Wm. Gullick, Margaret M. Woodgate, all of Slayton.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$261,852 47	$291,418.18	Capital stock	$40,000.00	$40,000 00
Overdrafts	722.01	1,520.37	Surplus	6,000.00	8,000.00
Bonds and securities	1,001 30	2,468.47	Undivided profits, net	1,635.77	3,600.86
Bkg. house, furn. and fix.	8,500.00	8,600.00	Deposits subject to check.	85,531.73	87,474.07
Other real estate	6,612.68	6,680.44	Demand certificates	1,929.66	5,551.78
Due from banks	14,295.43	20,911.79	Cashier's checks	.....	185.30
Cash on hand	9,482.82	10,409.64	Time certificates	168,005.71	197,940.72
Checks and cash items	636.16	743.84			
Totals	$303,102 87	$342,752.73	Totals	$303,102.87	$342,752.73

SECURITY STATE BANK OF ZUMBROTA.

F. G. MARVIN, President; H. E. WEISS, A. J. ROCKNE, Vice Presidents; H. E. Weiss, Cashier. Directors—F. G. Marvin, A. J. Rockne, B. C. Grover, A. I. Anderson, H. J. Weiss, E. G. Hammer, H. E. Weiss, all of Zumbrota.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$457,456.29	$454,300.21	Capital stock	$30,000.00	$30,000.00
Overdrafts	655.59	895.35	Surplus	15,000.00	15,000.00
Bonds and securities	6,000.00	3,500.00	Undivided profits, net	9,333.47	13,824.44
Bkg. house, furn. and fix.	7,400.00	6,200.00	Deposits subject to check.	113,092.95	105,557.50
Due from banks	92,241.06	79,336.46	Cashier's checks	14,546.62	6,395.76
Cash on hand	14,856.24	14,227.56	Due to banks	.....	1,257.05
Checks and cash items	91.28	243.38	Savings deposits	1,457.54	1,576.16
			Time certificates	395,269 88	385,092.05
Totals	$578,700.46	$558,702.96	Totals	$578,700.46	$558,702.96

STATE BANK OF HALSTAD.

JOHN C. SULERUD, President; B. B. Larson, Vice President; JAS. LARSON, Cashier. Directors—John C. Sulerud, B. B. Larson, A. O. Ueland, all of Halstad.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$160,313.18	$167,501 64	Capital stock	$20,000.00	$20,000.00
Overdrafts	5.77	88.06	Surplus	7,000.00	10,000.00
Bkg. house, furn. and fix.	2,500.00	13,780.00	Undivided profits, net	2,584.27	.....
Other real estate	7,330.00	9,300.00	Deposits subject to check.	37,728.01	39,089.17
Due from banks	12,637.27	14,782.37	Demand certificates	600 00	600.00
Cash on hand	3,433.42	4,099.28	Cashier's checks	1,661.86	396.57
Checks and cash items	114.80	228.70	Time certificates	113,260.30	140,917.34
Paid out for expense, etc., in excess of earnings	.....	1,173.03			
Other resources	.....	50.00			
Totals	$186,334.44	$211,003.08	Totals	$186,334.44	$211,003.08

STATE BANK OF BELLE PLAINE.

J. A. SCHOELL, President; J. H. STRATTON, Vice President; J. S. EFFERTZ, Cashier. Directors—J. A. Schoell, J. H. Stratton, D. F. Whitlock, Ernst Buszmann, all of Belle Plaine; E. E. Chard, of St. Paul.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$227,548.74	$239,085.26	Capital stock	$15,000.00	$15,000.00
Overdrafts	42.35	19.01	Surplus	10,000.00	10,000.00
Bonds and securities	7,400.00	7,400.00	Undivided profits, net	1,722.98	2,893.93
Bkg house, furn. and fix.	6,800.00	6,700.00	Notes rediscounted and bills payable	.....	10,000 00
Other real estate	500.00	500.00	Deposits subject to check.	58,340.39	53,674.07
Due from banks	28,811.34	9,693.20	Demand certificates	1,414.64	1,454.45
Cash on hand	8,039.85	5,956.89	Cashier's checks	2,767.15	1,348.36
			Savings deposits	14,003.77	20,015.29
			Time certificates	174,893.35	153,968.26
			Other liabilities	1,000.00	1,000.00
Totals	$279,142.28	$269,354.36	Totals	$279,142.28	$269,354.36

OLIVIA STATE BANK.

M. J. DOWLING, President; J. M. FREEMAN, Vice President; HATTIE S. BORDEWICH, Cashier. Directors—M. J. Dowling, J. M. Freeman, H. S. Bordewich, Harrold Bordewich, J. L. Dowling, all of Olivia.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$216,919 13	$250,158.98	Capital stock	$25,000.00	$25,000.00
Overdrafts	237.63	993.61	Surplus	5,000.00	8,500.00
Bonds and securities	.....	200.00	Undivided profits, net	967.66	1,587.81
Bkg. house, furn. and fix.	6,000.00	6,000.00	Notes rediscounted and bills payable	.....	10,000.00
Other real estate	6,100 00	6,100.00	Deposits subject to check.	89,939.72	80,689.85
Due from banks	14,151.19	9,531.97	Demand certificates	34.45	.....
Cash on hand	9,375.78	7,176.71	Cashier's checks	1,435.45	1,298.26
Checks and cash items	1,038 22	597.67	Time certificates	131,459.92	153,683.02
Other resources	15.25	.....			
Totals	$253,837.20	$280,758.94	Totals	$253,837.20	$280,758.94

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FARMERS AND MERCHANTS BANK OF ARGYLE.

H. L. MELGAARD, President; P. I. Holen, Vice President; O. L. Melgaard, Cashier. Directors—H. L. Melgaard, P. I. Holen, O. L. Melgaard, E. I. Amundgaard, C. G. Moline, all of Argyle.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$365,671.05	$477,185.67	Capital stock	$25,000.00	$25,000.00
Overdrafts	182.20	791.93	Surplus	25,000.00	25,000.00
Bonds and securities	11,845.68	5,794.92	Undivided profits, net	1,060.49	2,135.46
Bkg. house, furn. and fix.	5,500.00	5,350.00	Deposits subject to check	96,074.27	114,006.00
Other real estate	14,395 00	13,700.00	Cashier's checks	3,212.46	6,479 73
Due from banks	49,607.97	65,849.33	Due to banks	24,098.67	27,500.59
Cash on hand	11,598.09	13,554.01	Savings deposits	4,017.44	7,241.00
Checks and cash items	579.20	3,859.39	Time certificates	280,915.86	378,722.47
Totals	$459,379.19	$586,085.25	Totals	$459,379.19	$586,085.25

FIRST STATE BANK OF RED LAKE FALLS.

W. A. SCHREITER, President; N. M. WATSON, GEO. F. HENNINGS, Vice Presidents; NOEL DELORME, Cashier. Directors—W. A. Schreiter, N. M. Watson, Jos. Perrault, C. O. Kankel, Jos. J. Helm, Geo. F. Hennings, Noel Delorme, all of Red Lake Falls.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$262,423.46	$278,454.23	Capital stock	$25,000.00	$25,000.00
Overdrafts	308.25	351.83	Surplus	5,000.00	8,000 00
Bonds and securities	.....	15,669.13	Undivided profits, net	.....	1,419.87
Bkg. house, furn. and fix.	8,375 00	8,600.00	Notes rediscounted and bills payable	10,000.00	.....
Other real estate	8,044.63	2,392.10	Deposits subject to check.	60,216.91	107,163.77
Due from banks	11,930.21	50,929.71	Demand certificates	23.19	23.19
Cash on hand	6,683.44	13,687.94	Cashier's checks	7,942.37	2,457.97
Checks and cash items	1,289.97	6,007.17	Time certificates	191,064.54	232,027.31
Paid out for expenses, etc., in excess of earnings	192.05	.....			
Totals	$299,247.01	$376,092.11	Totals	$299,247.01	$376,092.11

CITIZENS STATE BANK OF ST. CHARLES.

GEO. PFEFFERKORN, President; DAVID GOODRICH, Vice President; JNO. REILAND, Cashier. Directors—M. J. McGrath, Geo. Pfeffferkorn, A. P. Stearns, J. W. Scott, Thos. S. Wilson, David Goodrich, J. G. Dyar, all of St. Charles.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$545,813.98	$495,245.08	Capital stock	$35,000.00	$35,000.00
Overdrafts	472.87	433.99	Surplus	35,000.00	35,000 00
Bonds and securities	42,067.00	41,567.00	Undivided profits, net	5,423.34	5,440.29
Bkg. house, furn. and fix.	6,000.00	6,000.00	Dividends unpaid	212.00	216 00
Due from banks	114,180.07	141,546.91	Deposits subject to check.	99,949.39	116,436.47
Cash on hand	12,518.55	13,959.49	Certified checks	520.00	.....
Checks and cash items	446.56	82.71	Cashier's checks	1,300.50	489.37
			Savings deposits	45,032.79	36,915.16
			Time certificates	499,061.01	469,337.89
Totals	$721,499.03	$698,835.18	Totals	$721,499.03	$698,835.18

FIRST STATE BANK OF ARLINGTON.

ALBERT ZIMMERMAN, President; JNO. SULLIVAN, C. W. KANNE, Vice Presidents; A. J. ZIMMERMAN, Cashier. Directors—Albert Zimmerman, C. W. Kanne, W. H. Meyer, Jacob Schivitz, Henry Rischmiller, Henry Wiemeier, F. H. Wiemann, Nick. Bovy, John Sullivan, all of Arlington.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$208,564.64	$225,873.82	Capital stock	$15,000.00	$15,000.00
Overdrafts	579 42	573.68	Surplus	10,500.00	12,000 00
Bonds and securities	5,550.00	4,000.00	Undivided profits, net	169.78	112.80
Bkg. house, furn. and fix.	9,654.01	10,000.00	Deposits subject to check	51,287.25	48,332.92
Other real estate	13,026.00	8,900.00	Cashier's checks	2,960.59	3,027.93
Due from banks	18,945.59	12,013.33	Savings deposits	2,925.39	6,889.02
Cash on hand	11,877.76	9,561.83	Time certificates	185,883.61	186,126.85
Checks and cash items	529.20	566 86			
Totals	$268,726.62	$271,489.52	Totals	$268,726.62	$271,489.52

AITKIN COUNTY STATE BANK.*

C. P. DE LAITTRE, President; J. J. McDONALD, W. F. KNOX, Vice Presidents; J. B. GALARNEAULT, Cashier. Directors—J. J. McDonald, S. T. Galarneault, C. P. DeLaittre, J. B. Garlarneault, W. F. Knox, all of Aitkin.

Resources:	June 23,1915	Liabilities:	June 23, 1915
Loans and discounts	$310,249.07	Capital stock	$50,000.00
Overdrafts	1,240 70	Surplus	10,000.00
Bonds and securities	74,675.89	Undivided profits, net	4,860.35
Banking house, furniture and fixtures	18,658.28	Deposits subject to check	209,668.41
Other real estate	5,537.99	Demand certificates	1,652.38
Due from banks	64,600 16	Certified checks	2,037.70
Cash on hand	10,112.61	Savings deposits	4,721.64
Checks and cash items	2,779.03	Time certificates	204,913 25
Totals	$487,853.73	Totals	$487,853.73

*Became National Bank of Aitkin on April 22, 1916.

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FIRST STATE BANK OF TOWER.

GEO. A. WHITMAN, President; W. H. McQUADE, Vice President; WM. G. PRYOR, Cashier. Directors—Geo. A. Whitman, of Eveleth; W. H. McQuade, O. C. Sovde, J. D. Murphy, all of Tower; Nels J. Benson, of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$194,628.77	$179,738.45	Capital stock	$25,000.00	$25,000.00
Overdrafts	88.50	32 16	Surplus	10,000.00	10,000.00
Bonds and securities	68,445.00	85,125.35	Undivided profits, net	4,343.73	3,945.78
Bkg. house, furn. and fix.	8,750.00	8,906.80	Dividends unpaid	.....	1,000.00
Due from banks	70,054.49	47,196.22	Deposits subject to check.	74,110.42	76,176.34
Cash on hand	12,456.88	15,093.01	Certified checks	62.03	248.12
Checks and cash items	92.05	251 72	Cashier's checks	1 00	363.72
Other resources	2.70	258.54	Due to banks	518.56	1,000.18
			Time certificates	240,482.65	218,868.11
Totals	$354,518.39	$336,602.25	Totals	$354,518.39	$336,602.25

SECURITY STATE BANK OF OWATONNA.

THOS. H. KELLY, President; PAUL H. EVANS, Vice President; PAUL H. EVANS, Cashier. Directors—Thos. E. Cashman, John Watowa, D. J Neixmer, Helena M. Evans, Thos. H. Kelly, Paul H. Evans, all of Owatonna; J. H. Robson, of Pipestone.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$574,098 54	$677,289.94	Capital stock	$40,000 00	$50.000 00
Overdrafts	2,050.23	479.13	Surplus	20,000.00	30,000.00
Bonds and securities	80,587.00	73,287.00	Undivided profits, net	12,504.49	4,000.00
Bkg. house, furn. and fix.	5,000.00	5,000.00	Dividends unpaid	.....	864.00
Due from banks	123,797.41	85,024.08	Deposits subject to check.	260.209.33	278,051.92
Cash on hand	25,741 54	50,692.12	Demand certificates	5,916.07	9,665 98
Checks and cash items	7,088.65	8,039.66	Certified checks	17 10	213.05
			Due to banks	9,049.22	5,422.87
			Savings deposits	41,018.98	57,193.59
			Time certificates	429,648.18	464,400.52
Totals	$818,363.37	$899,811.93	Totals	$818,363.37	$899,811.93

CITIZENS BANK, MORRIS.

HAROLD THORSON, President; C. H. RAITER, Vice President; S. A. SIVERTS, Cashier. Directors—Harold Thorson, of Drake, N. D.; C. H. Raiter, of Alexandria; L. H. Ickler, of St. Paul; N. A. Nilson, S. A Siverts, both of Morris.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$165,416.10	$168,801.72	Capital stock	$20,000.00	$20.000 00
Overdrafts	271.08	157.96	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	6,682.39	6,682 39	Undivided profits, net	4,712.41	3,138.31
Other real estate	5,490.00	5,140.00	Deposits subject to check	80,129.36	71,458 59
Due from banks	27,078.37	45,514.07	Cashier's checks	235.00	1,915.95
Cash on hand	5,375.46	2,868.35	Savings deposits	7,310.09	8,737.21
Checks and cash items	175.98	477.81	Time certificates	93,209.12	119,481.72
Other resources	106.60	89 48			
Totals	$210,595.98	$229,731.78	Totals	$210,595.98	$229,731.78

FIRST STATE BANK OF THIEF RIVER FALLS.

J. P. FOOTE, President; Math Barzen, Vice President; Geo. G. Johnson, Cashier. Directors—J. P. Foote. A. A. Miller, both of Crookston; Math Barzen. F. J. Stebbins, P. W. Mabey, Geo. G. Johnson, all of Thief River Falls, Swen Swenson, of Rosewood.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$238,905.49	$237,866.33	Capital stock	$10.000.00	$10.000 00
Overdrafts	746.48	486.17	Surplus	20,000.00	20,000 00
Bkg. house, furn. and fix.	2,619.43	2,500.00	Notes rediscounted and bills payable	18,800.00	.....
Other real estate	3,178.52	3,861.65	Deposits subject to check	98,458.37	92,323.61
Due from banks	18,486 91	28,687.89	Cashier's checks	2,271.68	1,989 50
Cash on hand	6,094.06	8,389.71	Due to banks	977.93	5,043.00
Checks and cash items	3,821.89	3,372.15	Savings deposits	4,017.24	4,783.40
Paid out for expenses, etc., in excess of earnings	468 95	591.13	Time certificates	120,067.88	151,615.52
Other resources	271.37	.....			
Totals	$274,593.10	$285,755.03	Totals	$274,593.10	$285,755.03

GRANADA STATE BANK.

J. B. BURTON, President— EDW. P. OLDER, Vice President; B. A. BURTON, B. L. EGLIN, Cashiers. Directors—B. A. Burton, B. L. Eglin, L. D. Parker, all of Granada; J. B. Burton, of Kellogg, Iowa; Edw. P. Older, of Mildred, Mont.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$145,907 16	$160,910.38	Capital stock	$25.000.00	$25,000.00
Overdrafts	616.15	803.68	Surplus	4,000.00	5,000.00
Bkg. house, furn. and fix.	6,180.00	7,650 00	Undivided profits, net	913.50	359.77
Due from banks	11,318.10	11,779.64	Notes rediscounted and bills payable	5,000.00	2,000 00
Cash on hand	3,548.23	2,392.67	Deposits subject to check.	57,035.94	59,251.67
Checks and cash items	567.50	574.70	Cashier's checks	2,534.91	1,609 95
			Time certificates	73,652.79	90,889.68
Totals	$168,137.14	$184,111.07	Totals	$168,137.14	$184,111.07

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MAPLETON STATE BANK.

T. B. TAYLOR, President; H. M. QUINN, Vice President; BENJ. F. McGREGOR, Cashier. Directors—T. B. Taylor, H. M. Quinn, Benj. F. McGregor, H. C. Hotaling, Thos. Houleson, Judd Cornell, H. J. Wadell, all of Mapleton.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$198,464.40	$204,646.13	Capital stock	$15,000.00	$15,000.00
Overdrafts	1,189.82	1,762.69	Surplus	7,500.00	10,000.00
Bkg. house, furn. and fix.	1,000.00	1,000 00	Undivided profits, net	583.30	534.91
Due from banks	9,119.33	4,679 97	Notes rediscounted and bills payable	23,000 00	20,000.00
Cash on hand	4,663.52	5,164.71	Deposits subject to check.	66,872.89	55,536.18
Checks and cash items	.....	53.00	Cashier's checks	3,942 65	2,300.29
			Savings deposits	.....	4,196.24
			Time certificates	97,538.23	109,738.88
Totals	$214,437.07	$217,306.50	Totals	$214,437.07	$217,306.50

FIRST STATE BANK OF PINE COUNTY, PINE CITY.

FRED A. HODGE, President; P. W. McALLEN, Vice President; J. D. BOYLE, Cashier. Directors—Fred A. Hodge, Carrie E. Hodge, P. W. McAllen, all of Pine City.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$172,935.34	$191,953.96	Capital stock	$10,000.00	$10.000.00
Bkg. house, furn. and fix.	4,400.00	4,500 00	Surplus	2,000.00	2,000.00
Due from banks	83,944.55	48,867.36	Undivided profits, net	831.18	1,103.72
Cash on hand	8,918.55	9,379.90	Deposits subject to check.	120,344 08	91,640.15
Checks and cash items	160.27	632.07	Demand certificates	7,635.29	8,643.82
			Time certificates	129,548.16	141,945.60
Totals	$270,358.71	$255,333.29	Totals	$270,358.71	$255,333.29

KITTSON COUNTY STATE BANK, HALLOCK.

JOHN BIRKHOLZ, President; T. M. GEORGE, Vice President; A. L. BENNETT, Cashier. Directors—John Birkholz, of Grand Forks, N D.; T M. George, A. L. Bennett, both of Hallock.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$110,448.28	$118,249.64	Capital stock	$10,000.00	$10,000.00
Overdrafts	197.17	189.47	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	5,258.02	4,816.25	Deposits subject to check.	35,474.39	51,084.45
Other real es'ate	3,915.91	10,661.76	Certified checks	18.00	.....
Due from banks	14,482.29	38,205.72	Cashier's checks	451.20	1,535.93
Cash on hand	4,337 79	3,934.96	Savings deposits	5,070.97	4,637.21
Checks and cash items	1,889.85	1,010.18	Time certificates	88,252.12	108,071 80.
Paid out for expenses, etc., in excess of earnings	725.37	261.41			
Other resources	12 00	.....			
Totals	$141,266.68	$177,329 39	Totals	$141,266.68	$177,329.39

BANK OF FISHER.

MARCUS JOHNSON, President; S. TORRISON, Vice President; A. O. STORTROEN, Cashier. Directors—S. Torrison, A. O. Stortroen, Christine Krostue, all of Fisher; Marcus Johnson, of St. Paul.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$150,088.42	$182,768.31	Capital stock	$10,000.00	$10,000.00
Overdrafts	249.06	767.62	Surplus	4,500.00	5,000.00
Bonds and securities	1,000.00	500.00	Undivided profits, net	1,757.65	1,432.43
Bkg. house, furn. and fix.	2,500.00	2,800.00	Notes rediscounted and bills payable	.....	10,000.00
Due from banks	18,035.79	10,134.42	Deposits subject to check..	36,911.17	38,884.20
Cash on hand	2,608.05	2,745 49	Cashier's checks	2,819.37	2,005.39
Checks and cash items	15.33	5,102.05	Time certificates	118,508 46	137,495.87
Totals	$174,496.65	$204,817.89	Totals	$174,496.65	$204,817.89

WATKINS STATE BANK.

F. T. BRIGHAM, President; M. J. McCARTHY, Vice President; E. ENDERLE, Cashier Directors—M. Becker, F. T. Brigham, C. H. Ehlers, M. J. McCarthy, all of Watkins; C. M. March, M. D. March, both of Litchfield; F. X. Statz, of Richmond.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$231,978.49	$222,599.90	Capital stock	$15,000.00	$15,000.00
Overdrafts	188.64	26 78	Surplus	10,000.00	12,000 00
Bonds and securities	1,000.00	1,000.00	Undivided profits, net	2,917.02	1,396.61
Bkg. house, furn. and fix.	5,413.57	5,302.01	Deposits subject to check.	37,340.37	29,106.16
Due from banks	16,358.39	14,867.30	Cashier's checks	4,877.78	1,923.83
Cash on hand	5,256.96	3,001.23	Time certificates	190,309.65	187,420.62
Checks and cash items	248.77	50.00			
Totals	$260,444.82	$246,847.22	Totals	$260,444.82	$246,847.22

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COTTONWOOD STATE BANK.

C. S. ORWOLL, President; A. O. HOVDESVEN, Vice President; ALEX KOLHEI, Cashier. Directors—E. S. Reishus, I. L. Kolhei, Gabrial Anderson, A. O. Havdesven, Benj. Anderson, Alex Kolhei, all of Cottonwood; C. S. Orwoll, of Clarkfield.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$185,679.54	$194,545.43	Capital stock	$15,000.00	$15,000.00
Overdrafts	309.02	1,368.22	Surplus	5,000.00	6,000.00
Bkg. house, furn. and fix.	8,430.45	8,000.00	Undivided profits, net	502.73	1,195.45
Other real estate	2,246.62	2,246.62	Deposits subject to check.	68,670 37	75,560.72
Due from banks	21,147.81	35,826.75	Cashier's checks	4,958.65	2,149.15
Cash on hand	7,626.99	6,736.56	Time certificates	131,565.31	149,473.51
Checks and cash items	256.63	655.25			
Totals	$225,697.06	$249,378.83	Totals	$225,697.06	$249,378.83

CITIZENS BANK OF LAKE CITY.

E. F. McCALL, President; C. L. DEMPSTER, Vice President; E. H. BAYLEY, Vice President; G. H. LANGE, Cashier. Directors—E. F. McCall, C. L. Dempster, E. H. Bayley, Thos. J. Morrow, Chas. A. Koch, Jno. Schmauss, Jno. Roschen, all of Lake City.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$312,920.86	$358,102.79	Capital stock	$50,000.00	$50,000.00
Overdrafts	1,085.05	278.87	Surplus	40,000.00	45,000.00
Bonds and securities	12,500.00	11,500.00	Undivided profits, net	4,651.12	2,607.20
Bkg. house, furn. and fix.	9,000.00	9,000.00	Dividends unpaid	.....	2,000.00
Due from banks	53,237.95	25,292.46	Deposits subject to check.	110,405.82	103,521.42
Cash on hand	21,027.47	20,158 55	Demand certificates	109.00	2 00
Checks and cash items	208.58	272.53	Cashier's checks	10,415.78	8,566.34
			Due to banks	2,000.00	3,240.85
			Savings deposits	.....	25,156.80
			Time certificates	191,721.42	183,672.63
			Other liabilities	676.77	837.96
Totals	$409,979.91	$424.605.20	Totals	$409,979.91	$424.605.20

HAMMOND STATE BANK.

N. SCHOUWIELER, President; W. M. CRAWFORD, Vice President; E. N. YORK, Cashier. Directors—N. Schouwieler, John Robinson, N. Brucher, Eva Schouwieler, Minta Maldoon, W. M. Crawford, E. N. York, all of Hammond; Wm. Koenig, of Rochester; Laura M. Lawson, of Goodhue.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$159,066.27	$151,470.15	Capital stock	$10,000.00	$10,000.00
Overdrafts	770.06	1,901 97	Surplus	9,000.00	10,000.00
Bkg. house, furn. and fix.	325.00	375.00	Undivided profits, net	.....	278.79
Due from banks	8,075.50	11,145.16	Notes rediscounted and bills payable	12,085.00	.....
Cash on hand	2,499.14	2,870.70	Deposits subject to check.	25,678.16	13,177.75
Checks and cash items	294.09	677.86	Cashier's checks	1,433.16	2,881.86
Paid out for expenses, etc., in excess of earnings	352.25	.....	Time certificates	113,185.99	132,102.44
Totals	$171,382.31	$168,440 84	Totals	$171,382.31	$168,440 84

MANKATO STATE BANK.

F. KRON, President; GEO. B. OWEN, Vice President; M. D. FRITZ, Vice President; E. SCHOYEN, Cashier. Directors—F. Kron, Z. G. Harrington, Geo. B. Owen, M. D. Fritz, M. O. Sundt, B. F. Pay, August Schulte, A. G. Bierbauer, E. Schoyen, all of Mankato; N. Jullar, of St. Clair; Chas. Schwarble, of Eagle Lake.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$537,000.89	$628,858.92	Capital stock	$50,000.00	$100,000.00
Overdrafts	332 43	528.48	Surplus	25,000.00	50,000.00
Bonds and securities	29,175.00	25,785 00	Undivided profits, net	6,032.72	9,480.22
Bkg. house, furn. and fix.	17,074.50	20,130.05	Deposits subject to check.	168,051.78	155,129.66
Other real estate	3,178.86	.....	Demand certificates	20.59	35.00
Due from banks	72,061.64	28,908.69	Cashier's checks	7,217.46	5,467.57
Cash on hand	15,425.97	18,623.14	Due to banks	30,414.76	15,912.62
Checks and cash items	13,481.39	13,796.55	Savings deposits	22,048 06	24,717 61
			Time certificates	378,667.35	375,888.15
			Other liabilities	277.96	.....
Totals	$687,730 68	$736,630 83	Totals	$687,730 68	$736,630.83

STATE BANK OF LAMBERTON.

F. SCHANDERA, President; JOHN HAAS, Vice President; L. REDDING, Cashier. Directors—F. Schandera, John Haas, John Koenig, Knute Anderson, L. Redding, all of Lamberton.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$446,747.66	$490,684.27	Capital stock	$30,000.00	$30,000.00
Overdrafts	1,035.16	476.16	Surplus	30,000.00	30,000.00
Bkg. house, furn. and fix.	9,206.31	9,997.16	Undivided profits, net	7,663.87	6,772.29
Due from banks	21,826.17	26,221.07	Notes rediscounted and bills payable	15,000.00	22,500.00
Cash on hand	9,986 69	5.749.27	Deposits subject to check.	95,340.82	98,706.54
Checks and cash items	5,402.85	2,570.30	Cashier's checks	12,268.24	19,169 38
Other resources	916.95	944.42	Due to banks	36,704 68	22,319.59
			Time certificates	268,144.18	307,174.85
Totals	$495,121.79	$536,642.65	Totals	$495,121.79	$536,642.65

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JANESVILLE STATE BANK.

JOHN FINLEY, President; J. H. MURPHY, Vice President; E. DIEUDONNE, Cashier. Directors—E. Dieudonne, John Finley, O. H. Tollefson, J. H. Murphy, E. G. Zimmerman, H. A. Comstock, all of Janesville; W. C. Boeke, Owatonna.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$277,585.86	$284,056.87	Capital stock	$40,000.00	$40,000.00
Overdrafts	1,779.42	1,655.29	Surplus	8,000.00	10,000.00
Bonds and securities	7,350.00	2,625.00	Undivided profits, net	3,779.32	2,613.70
Bkg. house, furn. and fix.	11,083.00	11,068.00	Deposits subject to check.	50,050.09	53,012 62
Other real estate	838.36	838.36	Cashier's checks	5,675.37	634.78
Due from banks	41,218.24	18,888.15	Savings deposits	.....	5,400.99
Cash on hand	10,663 06	9,386.13	Time certificates	243,091.70	217,178.49
Checks and cash items	78.54	254.81			
Other resources	.....	67.97			
Totals	$350,596.48	$328,840.58	Totals	$350,596.48	$328,840.58

BANK OF HOWARD LAKE.

E. E. McGREW, President; WM. WILDUNG, Vice President; O. P. COMER, Cashier. Directors— E. E. McGrew, of Dassel; Wm. Wildung, O. P. Comer, A. A. Narverud, M. M. Woolley, all of Howard Lake; C. H. March, of Litchfield.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$306,418.81	$347,547.78	Capital stock	$20,000.00	$20,000.00
Overdrafts	408.41	265.38	Surplus	5,000.00	5,000.00
Bonds and securities	1,000.00	.....	Undivided profits, net	506.98	1,424.85
Bkg. house, furn. and fix.	8,000.00	8,000.00	Notes rediscounted and bills payable	.....	10,000.00
Due from banks	27,382 81	23,760.13	Deposits subject to check.	41,722 19	51,987.24
Cash on hand	6,505.68	10,253.93	Cashier's checks	403.50	2,578.81
Checks and cash items	11.30	993.32	Due to banks	.....	1,783.32
			Time certificates	282,094.34	298,046.32
Totals	$349,727.01	$390,820.54	Totals	$349,727.01	$390,820.54

STATE BANK OF NEW RICHLAND

P. O. SNUDE, President; C. B. JOHNSON, Vice President; H. E. JOHNSON, Cashier. Directors—P. O. Sunde, O. B. Anderson, N. O. Tyrholm, C. B. Johnson, H. J. Hanson, W. G. Laudert, P. O. Querna, J. L. Hanson, H. E. Johnson, all of New Richland.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$429,875.02	$454,353.52	Capital stock	$50,000.00	$50,000.00
Overdrafts	1,881.96	2,750.63	Surplus	6,500.00	10,000.00
Bonds and securities	2,800.00	7,300.00	Undivided profits, net	8,405.49	3,628.30
Bkg. house, furn. and fix.	8,400.00	8,150.00	Deposits subject to check.	91,990 37	120,497.82
Other real estate	2,600 00	.....	Cashier's checks	3,601.99	2,112.72
Due from banks	41,548.53	39,009.31	Savings deposits	18,008.36	23,781.12
Cash on hand	4,434.55	7,259.50	Time certificates	313,136.43	309,003.20
Checks and cash items	102.58	96.20			
Other resources	.....	104.00			
Totals	$491,642.64	$519,023 16	Totals	$491,642.64	$519,023.16

BANK OF SHERBURN.

A. G. T. BROUN, President; CHAS. GRILL, Vice President; FRANK COLLINS, Cashier. Directors—Henry Arp, A. G. T. Broun, Frank Collins, Chas. Grill, Frank Eisenmenger, Geo. H. Matson, Thomas Patton, all of Sherburn.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$180,168.74	$186,059.34	Capital stock	$20,000.00	$20,000.00
Overdrafts	207.68	869.53	Surplus	4,000.00	5,000.00
Bonds and securities	1,000.00	.....	Undivided profits, net	2,328.43	3,774.06
Bkg. house, furn. and fix.	5,097.00	5,600.00	Deposits subject to check.	97,699.26	81,890.85
Other real estate	2,400.00	2,400.00	Cashier's checks	924.36	.....
Due from banks	54,162.03	41,289.62	Due to banks	5,878.22	.....
Cash on hand	11,331.28	12,074 04	Savings deposits	717.18	603.79
Checks and cash items	2,284.15	974.87	Time certificates	125,155.40	138,103.70
Other resources	90.00	105.00	Other liabilities	38.03	.....
Totals	$256,740.88	$249,372.40	Totals	$256,740.88	$249,372.40

AVOCA STATE BANK.

JOHN S. TOLVERSON, President; M. LILLEBERG, Vice President; OTTO P. RAKNESS, Cashier. Directors—John S. Tolverson, of Fulda; M. Lilleberg, T. P. Flynn, T. O. Westby, M. H. Rath, Otto P. Rakness, all of Avoca.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$128,857.10	$170,868.65	Capital stock	$16,000.00	$16,000.00
Overdrafts	14.78	226.49	Surplus	5,000 00	5,000.00
Bonds and securities	7.46	7.46	Undivded profits, net	2,679.07	3,249.14
Bkg. house, furn. and fix.	3,007.02	2,600.00	Deposits subject to check.	48,651.37	40,730.26
Other real estate	808.80	700.00	Demand certificates	1,213.09	753.75
Due from banks	17,202.20	26,046.93	Certified checks	.....	500.00
Cash on hand	4,575 81	3,852.81	Time certificates	80,946.41	138,197.59
Checks and cash items	16.77	128.40			
Totals	$154,489.94	$204,430.74	Totals	$154,489.94	$204,430.74

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FARMERS AND MERCHANTS STATE BANK, HECTOR.

A. E. SCROEDER, President; W. B. STROM, Vice President; S. W. ANDERSON, Cashier. Directors—A. E. Schroeder, W. B. Strom, Geo. Johnson, S. W. Anderson, all of Hector; W. D. Griffith, of Hutchinson; Henry L. Simons, of Glencoe; P. L. Schmitz, of Stewart.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$205,144.14	$217,476.54	Capital stock	$20,000.00	$20,000.00
Overdrafts	157.62	1,841.16	Surplus	5,000.00	6,000.00
Bkg. house, furn. and fix.	5,675.00	6,275.00	Undivided profits, net	3,340.16	1,697.58
Due from banks	14,019.96	12,694.08	Dividends unpaid	2,550.00	2,040.00
Cash on hand	6,299.87	6,920.45	Deposits subject to check.	52,061.95	58,724.19
Checks and cash items	.....	100 64	Certified checks	6 00	.....
Other resources	83.50	71.50	Cashier's checks	5,421.31	4,275.93
			Savings deposits	9,671.33	12,337.38
			Time certificates	133,329.34	140,304.29
Totals	$231,380.09	$245,379.37	Totals	$231,380.09	$245,379.37

MORRISTOWN STATE BANK.

GEO. MOLM, President; L. M. Hollister, Vice President; HARRY G. MOLM, Cashier. Directors—Geo. Molm, L. M. Hollister, W. B. Adams, G. A. Kisor, Harry G. Molm, all of Morristown; S. H. Kenney, of Waterville; C. J. Saufferer, of Faribault.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$146,767.04	$137,386.05	Capital stock	$20,000.00	$20,000.00
Overdrafts	988.24	4,078 43	Surplus	5,000.00	5,000.00
Bonds and securities	3,000.00	2,000.00	Undivided profits, net	128.51	19.94
Bkg. house, furn. and fix.	4,583.06	4,583.06	Deposits subject to check.	55,456.07	48,435.39
Due from banks	17,557 49	6,857.24	Demand certificates	3,971.41	2,752.02
Cash on hand	5,816.41	4,467.23	Savings deposits	10,879 78	15,330.79
Checks and cash items	321.25	224.19	Time certificates	84,203.56	68,357.62
Other resources	605.84	299.56			
Totals	$179,639.33	$159,895 76	Totals	$179,639.33	$159,895.76

MERCHANTS STATE BANK OF RED LAKE FALLS.

J. A. DUFFY, President; SAMUEL GIBEAU, THEO. LA BISSONIERE, Vice Presidents; W. S. ERICSON, Cashier. Directors—J. A. Duffy, Theo. LaBossoniere, Samuel Gibeau, W. S. Ericson, R. H. Bourdon, Joseph Perrault, James Hance, all of Red Lake Falls.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$204,447.73	$228,077.90	Capital stock	$15,000.00	$25,000.00
Overdrafts	29.88	582 14	Surplus	3,000.00	10,000.00
Bonds and securities	.....	20,093.18	Undivided profits, net	416.82	1,589.28
Bkg. house, furn. and fix.	6,120.31	8,339.08	Notes rediscounted and bills payable	6,558 21	.....
Other real estate	4,465.85	5,252.54	Dividends unpaid	2,250.00	.....
Due from banks	30,291.75	36,429 27	Deposits subject to check.	42,380 39	63,265.66
Cash on hand	4,697.32	5,350.11	Demand certificates	1,002.88	2.88
Checks and cash items	4,296.15	2,814.06	Cashier's checks	9,957.58	15,879.17
Other resources	411 27	361.72	Due to banks	13,447.49	14,160.70
			Time certificates	160,746.89	177,402.31
Totals	$254,760.26	$307,300.00	Totals	$254,760.26	$307,300.00

STATE BANK OF WHEATON.

C. D. GRIFFITH, President; B. B. GRIFFITH, W. W SMITH, Vice Presidents; C. G. Leaman, Cashier. Directors—C. D. Griffith, of Minneapolis; W. W. Smith, of Sleepy Eye; B. B. Griffith, of Peever, S. D.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$67,745.99	$72,700.01	Capital stock	$10,000.00	$10,000.00
Overdrafts	85 79	173.11	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	5,843.12	5,800.00	Undivided profits, net	619.39	438.61
Due from banks	1,824 00	5,524.30	Deposits subject to check.	18,125 80	27,304.10
Cash on hand	3,105.53	3,797.20	Cashier's checks	230.70	312.00
Checks and cash items	141.96	1,036.50	Time certificates	47,770.50	48,976.41
Totals	$78,746.39	$89,031.12	Totals	$78,746.39	$89,031.12

FARMERS STATE BANK OF WACONIA.

GEO. A. DU TOIT, President; CHAS. HENNING, Vice President; F. J. EFFERTZ, Cashier. Directors—Geo. A. Du Toit, of Chaska; Chas. Henning, W. J. Knutz, Chas. Maiser, all of Waconia; Geo. J. Bradley, of Norwood; Gerhard Hoeffken, of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$207,237.31	$240,208.07	Capital stock	$15,000.00	$15,000.00
Overdrafts	51.31	438 78	Surplus	15,000.00	15,000.00
Bonds and securities	22,700.00	18,209.11	Undivided profits, net	288.07	104.55
Bkg. house, furn. and fix.	3,850.00	3,850.00	Deposits subject to check.	44,994.20	60,842 44
Due from banks	52,802 98	32,925.85	Demand certificates	1,123.20	3,867.75
Cash on hand	9,078 37	9,744.78	Savings deposits	2,169.85	4,942.55
Other resources	105 00	52.00	Time certificates	215,090 86	205,671.30
			Other liabilities	2,158.79	.....
Totals	$295,824.97	$305,428.59	Totals	$295,824.97	$305,428.59

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STATE BANK OF HOFFMAN.

NELS E. RULIEN, President; D. A. McLARTY, Vice President; WM. SCHELLBACH, Cashier. Directors—Nels E. Rulien, of Hoffman; D. A. McLarty, of Granite Falls; Wm. Schellbach, H. J. Gronberg, C. A. Willd, all of Hoffman.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$192,337 65	$209,657.11	Capital stock	$10,000.00	$10,000.00
Overdrafts	469.91	598.51	Surplus	7,000.00	10,000.00
Bonds and securities	417.75	323.75	Undivided profits, net	1,591.44	541.31
Bkg. house, furn. and fix.	4,725.00	5,373.32	Deposits subject to check.	37,591.55	42,820.92
Due from banks	10,936.26	30,177.68	Cashier's checks	1,977.95	685.68
Cash on hand	4,735.12	5,207.48	Time certificates	155,460.75	187,561.65
Checks and cash items	.....	271 71			
Totals	$213,621.69	$251,609.56	Totals	$213,621.69	$251,609.56

SOUTH SIDE STATE BANK, MINNEAPOLIS.

F. E. KENASTON, President; A. M. WOODWARD, Vice President; A. A. McRAE, Cashier. Directors—Frederick A. Kenaston, Austin M. Woodward, Jacob Stoft, John Lind, Alexander A. McRae, Olaf O. Erling, Hjalmer F. Rosing, Earl Ray. Woodward, all of Minneapolis; Peter Olson Early, Los Angeles, Cal.; Hans Simonson, Christiania, Norway.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30,'16
Loans and discounts	$791,884.59	$923,631 85	Capital stock	$100,000.00	$100,000.00
Overdrafts	756.21	2,811.84	Surplus	50,000.00	50,000.00
Bonds and securities	118,000.00	189,950.00	Undivided profits, net	17,742.04	13,310.44
Bkg. house, furn. and fix.	47,000.00	47,000.00	Dividends unpaid	84.00	60 00
Due from banks	227,056.44	278,706.67	Deposits subject to check	419,520.95	452,015.42
Cash on hand	102,640 13	76,403.91	Certified checks	708 08	1,840.45
Checks and cash items	50 95	162.71	Cashier's checks	12,819.58	12,437.10
Other resources	20,127.67	14,979.95	Due to banks	28,967.85	23,165.18
			Savings deposits	643,722.40	841,893.92
			Time certificates	33,539.63	38,062.10
			Other liabilities	411.46	862.32
Totals	$1,307,515.99	$1,533,646.93	Totals	$1,307,515.99	$1,533,646.93

FIRST STATE BANK OF SPRING VALLEY.

C. H. SMITH, President; G. M. WARREN, JNO. LEUTHOLD, S. H. HALE, Vice Presidents; H. H. STEFFENS, Cashier. Directors—John Leuthold, of St. Paul; C. H. Smith, G. M. Warren, S. H. Hale, E. A. Leonard, all of Spring Valley.

Resources:	June 23. '15	June 30, '16	Liabilities:	June 23, '15	June 30. '16
Loans and discounts	$465,944.53	$503,369.60	Capital stock	$30,000.00	$30,000.00
Overdrafts	1,993.18	2,693 53	Surplus	30,000 00	30,000.00
Bonds and securities	1.400:00	1,200.00	Undivided profits, net	99.76	.....
Bkg. house, furn. and fix.	11,177.00	11,177.00	Deposits subject to check.	108.944.12	107,069.95
Due from banks	39,271.43	18,327.27	Cashier's checks	2.654.48	3.840 83
Cash on hand	12,984.11	9,636.51	Due to banks	2,174.47	3.950.41
Checks and cash items	.....	1,027.55	Savings deposits	6.688 17	5,988.64
Paid out for expenses, etc., in excess of earnings	.....	740 18	Time certificates	,352,384.25	367,536.81
Other resources	175.00	215.00			
Totals	$532,945.25	$548,386.64	Totals	$532,945.25	$548,386.64

TRUMAN STATE BANK.

JOHN ROBINSON, President; WM. E. REINKE, Vice President; HENRY REICH, Cashier. Directors—John Robinson, Wm. E. Reinke, Aug. G. Ritz, all of Truman; U. J. Pfiffner, A. L. Ward, bot hof Fairmont.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30. '16
Loans and discounts	$98.131.97	$84,668.90	Capital stock	$15,000.00	$15,000.00
Overdrafts	428.19	440.60	Surplus	3,800 00	4,000 00
Bkg. house, furn. and fix.	6,382.08	6,000 00	Undivided profits, net	412.19	195 49
Other real estate	800 00	800.00	Deposits subject to check.	66,236.64	35,697.37
Due from banks	22.651 40	13,677.84	Cashier's checks	2,169.45	477 74
Cash on hand	6,865.15	4,144.97	Savings deposits	69.11	.....
Checks and cash items	927.15	509 23	Time certificates	48.498.55	54,870.94
Totals	$136,185.94	$110,241.54	Totals	$136,185.94	$110,241.54

STATE BANK OF EDEN VALLEY.

M. E. WEILER, President; S. J. McCARTHY, Vice President; W. R. SALISBURY, Cashier. Directors—M E. Weiler. S. J. McCarthy, W. R. Salisbury, all of Eden Valley; L. K. Sexton, C. H. March, both of Litchfield.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30. '16
Loans and discounts	$177,760.06	$193,317.90	Capital stock	$15,000.00	$15,000.00
Overdrafts	502.57	202.43	Surplus	3,000.00	3,000.00
Bonds and securities	500.00	500.00	Deposits subject to check.	29,405.76	33.940 16
Bkg. house, furn. and fix.	5,988.04	5.988.04	Cashier's checks	5.920.22	4.268 96
Other real estate	.....	1,437.66	Time certificates	147,433.91	171,186.98
Due from banks	9,025.43	17.897.13			
Cash on hand	6,026.94	7,431.56			
Checks and cash items	87.65	549.80			
Paid out for expenses, etc., in excess of earnings	869.20	71.58			
Totals	$200,759.89	$227,396.10	Totals	$200,759.89	$227,396.10

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STATE BANK OF FROST.

O. J. CLARK, President; A. E. AMUNDSON, Vice President; E. H. WEBER, Cashier. Directors—O. J. Clark, H. J. Frundt, both of Blue Earth; A. E. Amundson, John Mehl, E. H. Weber, all of Frost.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$155,561.75	$195,204.53	Capital stock	$15,000.00	$25,000.00
Overdrafts	81.59	182.81	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	4,400.00	4,400.00	Undivided profits, net	5,237.70	5,739.00
Due from banks	44,914.84	5,326.30	Deposits subject to check.	68,348.75	51,070.27
Cash on hand	3,759.44	3,671.30	Cashier's checks	4,117.98	3,294.61
Checks and cash items	75.00	.....	Savings deposits	1,637.90	1,173.82
			Time certificates	109,437.24	117,473.75
			Other liabilities	13.05	33.49
Totals	$208,792.62	$208,784.94	Totals	$208,792.62	$208,784.94

FIRST STATE BANK OF COMFREY.

J. V. KLEIN, President; C. E. ARMSTRONG, Vice President; H. D. REED, Cashier. Directors—J. V. Klein, of Minneapolis; C. E. Armstrong, C. A. Blom, Oscar Thor, all of Comfrey; Emil Swanbeck, of Springfield.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$213,246.53	$223,469.81	Capital stock	$25,000.00	$25,000.00
Overdrafts	316.82	202.47	Surplus	5,000.00	5,000.00
Bonds and securities	1,190.00	1,190.00	Deposits subject to check.	69,689.44	46,697.76
Bkg. house, furn. and fix.	9,500.00	9,500.00	Cashier's checks	4,855.36	8,682.04
Due from banks	41,245.86	21,798.60	Savings deposits	1,384.36	1,882.75
Cash on hand	7,677.70	7,148 87	Time certificates	168,117.54	176,988.01
Checks and cash items	303.90	758.78			
Paid out for expenses, etc., in excess of earnings	565 89	182.03			
Totals	$274,046.70	$264,250.56	Totals	$274,046.70	$264,250.56

BECKER COUNTY STATE BANK, LAKE PARK.

CHRESTIAN OLSON, President; THOS. H. CANFIELD, Vice President; WM. J. NORBY, Cashier. Directors—John Nelson, Wm. J. Norby, Nils Nilson, Chrestian Olson, Thos. H. Canfield, Jno. C. Nannestad, all of Lake Park; harles H. March, of Litchfield.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$293,195.55	$350,082.64	Capital stock	$25,000.00	$25,000.00
Overdrafts	1,229.56	1,138.96	Surplus	7,000 00	10,000.00
Bonds and securities	6,196 16	7,012.08	Deposits subject to check.	57,429.17	67,954.02
Bkg. house, furn. and fix.	4,000.00	4,000.00	Demand certificates	7.94	7.94
Other real estate	2,146.52	1,741.52	Cashier's checks	4,208.65	1,788.10
Due from banks	24,293.79	26,929.11	Savings deposits	3,777.48	4,922.01
Cash on hand	6,698.16	6,313.61	Time certificates	242,433.27	292,366 43
Checks and cash items	515.99	2,321.05			
Paid out for expenses, etc., in excess of earnings	1,580.78	2,499.53			
Totals	$339,856.51	$402,038.50	Totals	$339,856.51	$402,038.50

FARMERS AND MERCHANTS STATE BANK OF STEWART.

HENRY L. SIMONS. President; C. R. DONALDSON, Vice President; E. N. SCHMITZ, Cashier. Directors—Henry L. Simons, of Glencoe; C. R. Donaldson, M. Schmitz, E. M. Hanson, E. N. Schmitz, all of Stewart.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$140,807.64	$149.201.63	Capital stock	$15,000.00	$15,000.00
Overdrafts	462.25	1,546.38	Surplus	3,000.00	3,000.00
Bkg. house, furn. and fix.	5,690 63	5,690.63	Undivided profits, net	1,594.38	2,999 94
Other real estate	4,762.99	2.204.64	Notes rediscounted and bills payable	.....	15,000.00
Due from banks	7,719.26	30,824.22	Dividends unpaid	368.00	736.00
Cash on hand	7,046.17	7,426.99	Deposits subject to check.	44,882.05	45,500 65
Checks and cash items	134.47	27 84	Demand certificates	743.65	189.34
Other resources	40.00	80.00	Cashier's checks	1,870.85	3,247.48
			Due to banks	.....	440 86
			Savings deposits	.....	3,350.02
			Time certificates	98.161.25	107,338.87
			Other liabilities	1,043.23	199.17
Totals	$166,663.41	$197,002.33	Totals	$166,663.41	$197,002.33

STATE BANK OF HENDRUM.

H. O. RASK, President; THOS N. ROE, Vice President; A. M. ECKMANN, Cashier. Directors—H. O. Rask, Thos. N. Roe, A. M. Eckmann, J. C. Bergh, F. L. Munro, G. M. Rockstad, Oscar Stordahl, all of Hendrum.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$222,313 58	$215,728.75	Capital stock	$20,000.00	$30,000.00
Overdrafts	368.43	295.61	Surplus	5,000.00	6,000.00
Bkg. house, furn. and fix.	4,240.48	4,260 48	Undivided profits, net	763.50	.....
Other real estate	1,925.00	.....	Notes rediscounted and bills payable	5.000.00	.....
Due from banks	10,194.47	14.088.88	Deposits subject to check.	61,321.08	56.661.75
Cash on hand	4,730.64	5,606.06	Demand certificates	267.22	5,128.80
Checks and cash items	398.51	649.80	Savings deposits	1,207.96	1.426.86
Paid out for expenses, etc., in excess of earnings	.....	857.55	Time certificates	149.611 35	142,269.72
			Other liabilities	1,000 00	.....
Totals	$244,171.11	$241,487.13	Totals	$244,171.11	$241,487.13

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OSAKIS STATE BANK.

F. H. BORCHERT, President; W. P. LONG, Vice President; CLYDE W. LONG, Cashier. Directors—F. H. Borchert, W. P. Long, W. B. Lyons, all of Osakis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$302,837.56	$334,486.11	Capital stock	$25,000.00	$25,000.00
Overdrafts	1,662.85	1,057.43	Surplus	10,000.00	10,000.00
Bkg. house, furn. and fix.	7,000.00	7,000.00	Undivided profits, net	257.17	1,653.40
Other real estate	3,750.00	6,970.00	Notes rediscounted and bills payable	27,000.00	32,000.00
Due from banks	7,770.11	19,160.80	Deposits subject to check.	64,845.89	62,267.01
Cash on hand	10,554.94	8,677.54	Demand certificates	3,228.35	2,911.46
Checks and cash items	356.75	698.22	Savings deposits	4,246.18	6,560.33
			Time certificates	199,354.62	237,657.90
Totals	$333,932.21	$378,050.10	Totals	$333,932.21	$378,050.10

STATE BANK OF WATERTOWN.

JAS. J. PONSFORD, President; GEO. E. HANSCOM, O. D. PONSFORD, Vice Presidents; CHAS. A. NELSON, Cashier. Directors—Jas. J. Ponsford, of Watertown; O. D. Ponsford, of Mayer; Geo. E. Hanscom, of St. Cloud.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$270,763.92	$267,889.75	Capital stock	$20,000.00	$20,000.00
Bonds and securities	4,400.00	4,400.00	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	7,000.00	12,679.00	Undivided profits, net	1,108.85	803.50
Due from banks	27,017.99	15,891.57	Deposits subject to check.	74,404.39	42,029.51
Cash on hand	2,429.64	4,814.36	Cashier's checks	5,052.88	3,066.79
Checks and cash items	853.35	653.79	Due to banks	7,000 00	3,000.00
			Savings deposits	6,133.67	9,549.24
			Time certificates	193,765.11	222,879.43
Totals	$312,464.90	$306,328.47	Totals	$312,464.90	$306,328.47

SHERBURNE COUNTY STATE BANK, BIG LAKE.

JOHN M. HAVEN, President; AUSTIN B. MORSE, Vice President; CHAS. F. KNAPP, Cashier. Directors—John M. Haven, Chas. F. Knapp, both of Big Lake; Austin B. Morse, of Waverly.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$149,684 73	$153,202.20	Capital stock	$20,000.00	$20,000.00
Overdrafts	1,138.62	3,981.51	Surplus	1,250.00	2,250.00
Bonds and securities	850.00	850.00	Undivided profits, net	.....	251.73
Bkg. house, furn. and fix.	11,333.36	11,869.89	Deposits subject to check.	31,932.81	40,382.49
Other real estate	6,589.69	9,131.13	Cashier's checks	1,425.87	4,037.86
Due from banks	6,049.62	4,690.53	Savings deposits	8,241 69	9,989.66
Cash on hand	4,056.67	4,159.79	Time certificates	117,569.07	112,308.03
Checks and cash items	136.12	779.33			
Paid out for expenses, etc, in excess of earnings	118.28	.....			
Other resources	462.35	555.39			
Totals	$180,419.44	$189,219.77	Totals	$180,419.44	$189,219.77

STATE BANK OF JEFFERS.

F. E. DUROE, President; L. A. DUROE, E. M. DUROE, Vice Presidents; C. R. DUROE, Cashier. Directors—J. P. Thorne, L. A. Duroe, C. R. Duroe, all of Jeffers; F. E. Duroe, of Ladysmith, Wis.; E. M. Duroe, of Sioux Rapids, Iowa.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$201,752.31	$211,133.04	Capital stock	$25,000.00	$25,000.00
Overdrafts	394.76	903.14	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	7,400.00	7,400 00	Undivided profits, net	9,474.17	5,135.59
Due from banks	13,011.04	17,348.78	Deposits subject to check.	74,486.90	92,294.74
Cash on hand	5,247.47	5,822.40	Cashier's checks	509.16	1,039.28
Checks and cash items	134.93	3,340 96	Savings deposits	854.55	829.33
			Time certificates	112,615.73	116,649.38
Totals	$227,940.51	$245,948.32	Totals	$227,940.51	$245,948.32

STATE BANK OF YOUNG AMERICA.

AUG. F. TRUWE, President; HENRY L. SIMONS, Vice President; F. S. MAYER, Cashier. Directors—Henry L. Simons, of Glencoe; Aug. F. Truwe, Henry Vogler, Sr., J. W. Truwe, F. S. Mayer, all of Young America.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$232,073.54	$240,023 97	Capital stock	$30,000.00	$30,000.00
Overdrafts	430.47	114.92	Surplus	6,000.00	6,000.00
Bonds and securities	2,000.00	4,000.00	Undivided profits, net	246.38	71.61
Bkg. house, furn. and fix.	5,584.74	5,594.24	Dividends unpaid	1,680.00	984.00
Other real estate	3,000.00	3,000.00	Deposits subject to check.	41,114.34	37,149.09
Due from banks	31,178.17	12,188.29	Demand certificates	1,869.80	4,670.28
Cash on hand	4,857.78	4,775.77	Due to banks	1,581.72	271.39
			Savings deposits	11,073 50	12,433.20
			Time certificates	184,908.96	177,467.62
			Other liabilities	650.00	650.00
Totals	$279,124.70	$269,697.19	Totals	$279,124.70	$269,697.19

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FIRST STATE BANK OF ASHBY.

E. J. SCOFIELD, President; E. K. TEISBERG, Vice President; L. J. HAUGE, Cashier. Directors—E. J. Scofield, of Elbow Lake; E. K. Teisberg, L. J. Hauge, C. S. Skaar, all of Ashby.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$171,380.86	$182,634.44	Capital stock	$25,000.00	$25,000.00
Overdrafts	613.08	755.05	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	6,900.00	7,500.00	Undivided profits, net	1,893 79	.....
Due from banks	10,099 12	27,297.55	Deposits subject to check.	34,686.59	46,873 81
Cash on hand	2,647.25	3,351.69	Cashier's checks	2,289.94	5,161.50
Checks and cash items	43 41	60.75	Time certificates	122,813.40	139,688.25
Paid out for expenses, etc., in excess of earnings	.....	124.08			
Totals	$191,683.72	$221,723.56	Totals	$191,683.72	$221,723.56

STATE BANK OF BUFFALO.

CHARLES A. FAREL, President; ADOLPH FREMD, Vice President; BERNARD A BONSTROM, Cashier. Directors—B. A. Bonstrom, C. A. Farel, Adolph Fremd, Knut Gilbert, Nels Gilbert, all of Buffalo; J. E. Fox, of Wimbledon, N. D.; Thomas Hudek, of Maple Lake.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$239,053.81	$232,523.15	Capital stock	$15,000.00	$15,000.00
Bonds and securities	8,960.65	5,167.58	Surplus	4,000 00	5,000 00
Bkg. house, furn and fix.	4,321 72	7,304.00	Undivided profits, net	808.74	.....
Other real estate	2,484:00	1,200.00	Deposits subject to check.	52,156.60	58,323.22
Due from banks	21,855.60	38,823.11	Certified checks	106.98	106.98
Cash on hand	8,595.95	9,800.16	Cashier's checks	2,732.03	4,265.63
Checks and cash items	217.27	932.79	Savings deposits	.....	5,972.87
Paid out for expenses, etc., in exces sof earnings	.....	346.42	Time certificates	210,684.65	207,428.51
Totals	$285,489.00	$296,097.21	Totals	$285,489.00	$296,097.21

FARMERS STATE BANK OF WILDER.

W. J. CLARK, President; CHAS. MALCHOW, Vice President; W. G. MALCHOW, Cashier. Directors—W. J. Clark, Hans Skinrud, W. G. Malchow, all of Windom; Chas. Malchow, F. E. Malchow, both of Wilder.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$62,403 34	$66,037 09	Capital stock	$10,000.00	$10,000.00
Overdrafts	373.89	625.12	Surplus	4,000.00	5,000.00
Bkg. house, furn. and fix.	3,300.00	3,200.00	Undivided profits, net	2,181.69	1,301.36
Due from banks	23,177.61	14,742.19	Dividends unpaid	.....	20.00
Cash on hand	3,963.86	2,219.97	Deposits subject to check.	40,009.96	30,806.37
Checks and cash items	.....	20.00	Cashier's checks	4.47	50.00
			Time certificates	37,022 58	39,666 64
Totals	$93,218.70	$86,844.37	Totals	$93,218.70	$86,844.37

APPLETON STATE BANK.

H. E. SORLIEN, President; T. J. McELLIGOTT, Vice President; HENRY LENDE, Cashier. Directors—H. E. Sorlien, H. H. Sorlien, both of Minneapolis; J. H. Sorlien, of Montevideo; T. J. McElligott, Henry Lende, both of Appleton.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$151,984.35	$174,629.37	Capital stock	$15,000.00	$15,000.00
Overdrafts	1,335.38	208.85	Surplus	10,000.00	10,000.00
Bkg. house, furn. and fix.	5,000.00	5,000.00	Undivided profits, net	5,050.90	5,174.68
Other real estate	.....	1,300.00	Deposits subject to check.	58,010.90	75,869.77
Due from banks	21,247.73	42,267.75	Cashier's checks	3,236.62	13,071.71
Cash on hand	8,810.40	7,249 81	Time certificates	97,602.09	111,785.13
Checks and cash items	522 65	245.51			
Totals	$188,900.51	$230,901.29	Totals	$188,900.51	$230,901.29

FIRST STATE BANK OF CURRIE.

C. W. SILVERNALE, President; M. H. Keary, Cashier. Directors—F. H. Silvernale, Joseph Ewen, Sr., T. V. Cummiskey, Alfred Caron, C. W. Silvernale, all of Currie.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$161,400 84	$172,626.34	Capital stock	$25,000.00	$25,000.00
Overdrafts	366 60	504.96	Surplus	5,000.00	5,000 00
Bkg. house, furn. and fix.	8,500 00	7,500.00	Undivded profits, net	194.04	546.05
Due from banks	13,762.30	33,298.59	Notes rediscounted and bills payable	10,000 00	.....
Cash on hand	4,141.45	5,357.37	Deposits subject to check.	46,688.07	54,948.94
Checks and cash items	36.63	77.06	Demand certificates	.....	70.00
			Time certificates	101,324.81	133,799.33
Totals	$188,207.82	$219,364.32	Totals	$188,207.82	$219,364.32

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SECURITY STATE BANK OF ELLENDALE.

G. E. SLOAN, President; F. G. SLOAN, Vice President; W. E. GALLOWAY, Cashier. Directors—G. E. Sloan, of Owatonna; L. Peavey, of Faribault; A. E. Lageson, F. G. Sloan, both of Ellendale; L. C. J. Wayne, of Geneva.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$164,431.41	$157,842.71	Capital stock	$10,000.00	$20,000.00
Overdrafts	667.41	158 26	Surplus	10,000.00	5,000.00
Bonds and securities	800.00	600.00	Undivided profits, net	3,589.68	1,568.07
Bkg. house, furn. and fix.	5,896.00	5,859.20	Notes rediscounted and bills payable	.....	12,000.00
Due from banks	21,181.94	9,835.91	Dividends unpaid	12.00	.....
Cash on hand	4,486.39	4,110.39	Deposits subject to check.	75,225.25	59,820.85
Checks and cash items	469.25	184.93	Demand certificates	8,419.82	4,044.59
Other resources	330.26	97.28	Due to banks	1,670 58	.....
			Savings deposits	.....	415.47
			Time certificates	89,345.33	75,839 70
Totals	$198,262 66	$178,688.68	Totals	$198,262.66	$178,688.68

STATE BANK OF PORTER.

SAMUEL LEWISON, President; M. S. NELSON, Vice President; O. G. OLSON, Cashier. Directors—Samuel Lewison, M. S. Nelson, C. Anderson, all of Canby; C. A. Berg, O. G. Olson, both of Porter.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$171,942.86	$205,647.08	Capital stock	$15,000.00	$15,000.00
Overdrafts	1,394.80	1,027.64	Surplus	10,000.00	10,000.00
Bkg. house, furn. and fix.	4,379.15	4,000.00	Undivided profits, net	.....	478.06
Other real estate	.....	8,934.40	Notes rediscounted and bills payable	.....	25,000.00
Due from banks	23,543 91	9,705.15	Deposits subject to check.	47,378.30	55,724 51
Cash on hand	5,177.77	5,669.36	Cashier's checks	4,856.81	4,149.23
Checks and cash items	308.67	31.70	Time certificates	129,756.55	124,663.53
Paid out for expenses, etc., in excess of earnings	244.50	.....			
Totals	$206,991.66	$235,015.33	Totals	$206,991.66	$235,015.33

STATE BANK OF LISMORE.

A. J. RICE, President; EDWIN BRICKSON, Vice President; L. A. LOOSBROCK, Assistant Cashier. Directors—G. S. Ringland, of Fort Dodge, Iowa; C. Korslund, of Livermore, Iowa; Edwin Brickson, of Adrian; A. J. Rice, of Lismore.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$132,617.49	$138,714.93	Capital stock	$25,000.00	$25,000.00
Overdrafts	522.10	974.15	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	9,200.00	9,200.00	Undivided profits, net	4,383.47	952.59
Other real estate	950 00	50 00	Dividends unpaid	.....	110 00
Due from banks	25,546.04	39.707.37	Deposits subject to check.	58,655 38	72,202.94
Cash on hand	3,972.02	4,274.43	Time certificates	79,880.56	89,655.35
Checks and cash items	111.76	.....			
Totals	$172,919.41	$192,920.88	Totals	$172,919.41	$192,920.88

STATE BANK OF FRANKLIN.

ANTHONY POSS, President; A. S. ERICKSON, Vice President; ANDREW J. OLIN, Cashier. Directors—Anthony Poss, George Forsyth, A. S. Erickson, all of Franklin; Peter Manderfeld, of St. Paul.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$244,838.54	$281,288.55	Capital stock	$15,000.00	$15,000.00
Overdrafts	1,039.65	409.86	Surplus	15,000.00	15,000.00
Bkg. house, furn. and fix.	6,200.00	6.800.00	Undivided profits, net	4,055.96	1,400.37
Other real estate	4,600.00	8,000.00	Notes rediscounted and bills payable	.....	5,000.00
Due from banks	27,428 53	20,521.77	Deposits subject to check.	71,251.66	64.633.31
Cash on hand	5,615.70	4,293.89	Cashier's checks	4,862.08	5,484 91
Checks and cash items	1,026 23	374.92	Time certificates	180,578.95	215,170.40
Totals	$290,748.65	$321,688.99	Totals	$290,748.65	$321,688.99

STATE BANK OF BUFFALO LAKE.

J. C. NAGEL, President; JOHN QUAST, Vice President; F. G. NELLERMOE, Cashier. Directors—J. C. Nagel, John Quast, F. G. Nellermoe, Henry G. Eiselein, Adolph G. Siewert, all of Buffalo Lake.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$194,668 34	$210,398.03	Capital stock	$25,000.00	$25,000.00
Overdrafts	148.34	90.03	Surplus	5,000.00	5.000.00
Bonds and securities	3,000.00	.....	Undivided profits, net	1,989.16	3,432.27
Bkg. house, furn. and fix.	6,600 00	6,600.00	Deposits subject to check.	55,725.88	46,976.72
Other real estate	8,400.00	.....	Demand certificates	1,400.00	1,481 30
Due from banks	39,382.71	31,333.21	Certified checks	.....	500 00
Cash on hand	9,255.57	4,892 01	Cashier's checks	4.397 50	1,403.47
Checks and cash items	.....	64.73	Due to banks	12,000.00	.....
			Savings deposits	20 06	8.92
			Time certificates	155,922.36	169,575.33
Totals	$261,454.96	$253,378.01	Totals	$261,454.96	$253,378.01

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CARVER COUNTY STATE BANK, CHASKA.

GEO. A. DU TOIT, President; JOS. BURKHART, K. K. KLAMMER, Vice President; D. W. DU TOIT, Cashier. Directors—Geo. A. DuToit, Jos. Burkhart, P. M. Bruers, K. K. Klammer, D. W. DuToit, all of Chaska.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$433,213 17	$474,805.22	Capital stock	$30,000.00	$30,000.00
Overdrafts	94.30	1,147 52	Surplus	6,500 00	6,500.00
Bonds and securities	44,960.00	34,360.00	Undivided profits, net	474 29	835.37
Bkg. house, furn. and fix.	4,900.00	4,900.00	Dividends unpaid	.....	30.00
Due from banks	75,053.72	61,716.83	Deposits subject to check.	64,703.02	69,804.90
Cash on hand	16,984.75	15,801.98	Demand certificates	9,289.25	10,637.92
Other resources	99.10	43.00	Certified checks	5.99	.....
			Savings deposits	6,526.54	8,074.10
			Time certificates	453,151.53	460,610.76
			Other liabilities	4,654 42	6,281.50
Totals	$575,305.04	$592,774.55	Totals	$575,305.04	$592,774.55

FIRST STATE BANK OF BALATON.

CHAS. GERMO, M. D., President; J. H. CARLAW, Vice President; A. M. MOORE, Cashier. Directors—Chas. Germo, M. D., J. H. Carlaw, G. A. Reinke, all of Balaton; Marcus Lauritsen, of Tyler; W. L. Candee, of South Butler, N. Y.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$225,092.05	$253,348.99	Capital stock	$10,000.00	$10,000.00
Overdrafts	1,139.57	1,246.63	Surplus	4,000.00	5,000.00
Bkg. house, furn. and fix.	4,000.00	3,800.00	Undivided profits, net	.....	168.83
Other real estate	.....	9,500.00	Deposits subject to check.	51,060.25	57,432.27
Due from banks	4,945.92	30,070.10	Cashier's checks	292.61	3,947.93
Cash on hand	8.858.86	6,235.51	Savings deposits	2,875.25	2,487.93
Checks and cash items	105.67	509.96	Time certificates	178,116.68	225,674.23
Paid out for expenses, etc., in excess of earnings	2,202.72	.....			
Totals	$246,344.79	$304,711.19	Totals	$246,344.79	$304,711.19

STATE BANK OF SHELLY.

JOHN S. TUCKER, President; E. N. TUCKER, Vice President; J. W. G. ANDERSON, Cashier. Directors—John S. Tucker, E. N. Tucker, both of Minneapolis; J. W. G. Anderson, of Shelly.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$160,449.67	$172,018 71	Capital stock	$10,000.00	$10,000.00
Overdrafts	5.04	25.28	Surplus	10,000.00	10,000.00
Bkg. house, furn. and fix.	3,000.00	3,000.00	Undivided profits, net	1,907.55	2,413 69
Due from banks	30,839.27	30,553.83	Deposits subject to check.	56,530.86	50,384.67
Cash on hand	3,959.50	3,136.75	Demand certificates	10.05	10.05
Checks and cash items	.96	.....	Cashier's checks	3,923.84	2,176.51
Other resources	11.00	35.00	Due to banks	2,851.44	2,304.43
			Time certificates	113,041.70	131,480.22
Totals	$198,265.44	$208,769.57	Totals	$198,265.44	$208,769.57

FIRST STATE BANK OF BOYD.

OLE IVERSON, President; ALBIN J. PETERSON, Vice President; EDWARD P. JOHNSON, Cashier. Directors—Ole Iverson, Edward P. Johnson, both of Boyd; Albin J. Peterson, of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$115,374.19	$118,030 81	Capital stock	$15,000.00	$15,000.00
Overdrafts	2,226.84	300.32	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	6,400.00	6,200.00	Undivided profits, net	.....	1,416.16
Other real estate	3,334.13	.....	Deposits subject to check.	22,245.32	32,936.76
Due from banks	13,454.97	32,995.77	Cashier's checks	2,475.71	251.50
Cash on hand	3,057.45	3,482.44	Savings deposits	2,013.24	3,134.78
Paid out for expenses, etc., in excess of earnings	293.02	.....	Time certificates	97,406.33	103,270.14
Totals	$144,140.60	$161,009.34	Totals	$144,140.60	$161,009.34

FIRST STATE BANK OF ISANTI.

E. P. OLSON, President; A. E. JOHNSON, EDWIN DANIELSON, Vice Presidents; W. W. SHULEAN, Cashier. Directors—E. P. Olson, A. E. Johnson, Edwin Danielson, W. W. Shulean, Peter Eastlund, John Linden, all of Isanti; F. W. Goodwin, of Cambridge.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$132,275.34	$116,879.45	Capital stock	$20,000.00	$20,000.00
Overdrafts	288.66	87.94	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	4,900.00	4,900.00	Undivided profits, net	.....	1,000.46
Other real estate	1,825.94	.....	Deposits subject to check.	30,497.76	36,536.78
Due from banks	9,748.20	34,260.71	Cashier's checks	161.32	265.01
Cash on hand	5,388.07	5,894.56	Due to banks	10,000.00	.....
Caid out for expenses, etc., in excess of earnings	13.22	.....	Savings deposits	1,619.43	14,354.54
			Time certificates	87,160.92	84,865.87
Totals	$154,439.43	$162,022.66	Totals	$154,439.43	$162,022.66

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FARMERS STATE BANK OF ORMSBY.

A. C. BROWN, President; JOHN TOEDT, Vice President; F. D. KLOCOW, Cashier. Directors—A. C. Brown, of Estherville, Iowa; John Toedt, F. D. Klocow, both of Ormsby; Christ Struck, of Fairmont; J. H. Hilgendorf, of Triumph.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$54,852.42	$45,076.47	Capital stock	$10,000.00	$10,000.00
Overdrafts	22.70	81.01	Surplus	2,400.00	2,500.00
Bkg. house, furn. and fix.	2,554.58	2,554.58	Undivided profits, net	1.59	.....
Due from banks	9,022.15	4,725.02	Notes rediscounted and bills payable	.....	7,000.00
Cash on hand	1,348 50	2,441.88	Dividends unpaid	300 00	202 00
Checks and cash items	463.76	636 90	Deposits subject to check.	29,549.50	16,729.83
Paid out for expenses, etc., in excess of earnings	.....	154.64	Demand certificates	1,016.00	767.45
			Time certificates	24,997.02	18,471.22
Totals	$68,264.11	$55,670.50	Totals	$68,264.11	$55,670.50

STATE BANK OF STEPHEN.

JOHN GILLESPIE, President; W. S. CAMPBELL, Vice President; C. R. GILLESPIE, Cashier. Directors—John Gillespie, W. S. Campbell, T. M. Brown, Henry Sanderson, James Gillespie, C. R. Gillespie, all of Stephen; J. W. Wheeler, of St. Paul.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$107,355.13	$126,465.84	Capital stock	$10,000.00	$10,000.00
Overdrafts	115.14	173.58	Surplus	5,000.00	5,000.00
Bonds and securities	3,782.03	4,962.55	Undivided profits, net	92 60	.....
Bkg. house, furn. and fix.	4,157 33	4,366.46	Deposits subject to check.	45,887.29	50,999.66
Other real estate	2,756.26	6,028.87	Cashier's checks	1,742.76	1,431.15
Due from banks	17,214.86	11,724.69	Savings deposits	1,688.51	1,366.12
Cash on hand	4,595.45	4,438.10	Time certificates	75,565.04	89,383.40
Paid out for expenses, etc., in excess of earnings	.....	20.24			
Totals	$139,976.20	$158,180.33	Totals	$139,976.20	$158,180.33

STATE BANK OF NEW ULM.

FERDINAND CRONE, President; HENRY P. BASTIAN, Vice President; EDWARD A. STOLL, Cashier. Directors—Henry P. Bastian, Fred J. Backer, Ferdinand Crone, J. A. Ochs, Edward A. Stoll, Dr. O. C. Strickler, Chas. H. Stuebe, all of New Ulm.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$411,480.02	$384,128.93	Capital stock	$40,000.00	$40,000.00
Overdrafts	459.85	.....	Surplus	8,000.00	10,000.00
Bonds and securities	37,300.00	27,300.00	Undivided profits, net	3,674.62	7,468.79
Bkg. house, furn. and fix.	14,850.00	14,700.00	Deposits subject to check.	70,201.84	63,293.93
Other real estate	9,210.00	9,210.00	Certified checks	.....	250.00
Due from banks	35,482.74	31,860.96	Cashier's checks	866.41	1,220.55
Cash on hand	22,732.70	18,576.52	Due to banks	11,324 06	79.20
Checks and cash items	2,998 61	1,699.03	Savings deposits	21,931.98	23,198.27
			Time certificates	378,515.01	341,964.70
Totals	$534,513 92	$487,475.44	Totals	$534,513.92	$487,475.44

NASSAU STATE BANK.

J. C. HEWITT, President; F. E. PUTNAM, Vice President; C. A. HEWITT, Cashier. Directors—J. C. Hewitt, A. J. Hewitt, C. A. Hewitt, F. E. Putnam, W. G. Mix, all of Nassau.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$97,702.46	$103,692.15	Capital stock	$15,000.00	$15,000.00
Overdrafts	52.35	114.08	Surplus	3,000.00	3,000.00
Bkg. house, furn. and fix.	3,000.00	3,000.00	Undivided profits, net	.....	969.87
Due from banks	8,556.44	9,328 63	Deposits subject to check.	29,268.36	30,405.87
Cash on hand	4,259.84	3,809.66	Cashier's checks	399 59	989.61
Checks and cash items	.....	110 16	Savings deposits	2,257.46	3,558.69
Daid out for expenses, etc., in excess of earnings	120.66	.....	Time certificates	63,766.34	66,130.64
Totals	$113,691.75	$120,054.68	Totals	$113,691.75	$120,054.68

STATE BANK OF KIMBALL.

GEORGE E. SHERWOOD, President; E. E. McGREW, Vice President; C. D. BROWER, Cashier. Directors—E. E. McGrew, of Dassel; George E. Sherwood, Henry Steichen, M. C. Loesch, Leonhard Engel, Geo. W. Linn, W. H. French, all of Kimball.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$226,444.25	$257,504.14	Capital stock	$15,000.00	$15,000.00
Overdrafts	424.01	493.76	Surplus	3,000.00	4,000.00
Bkg house, furn. and fix.	5,000.00	5,000.00	Deposits subject to check.	46,086.10	47,247 92
Other real estate	791.09	891.09	Cashier's checks	185.33	650.00
Cash on hand	4,669.39	5,723.02	Time certificates	193,948.07	227,610.43
Due from banks	20,841.99	23,447.37			
Checks and cash items	.....	60.00			
Paid out for expenses, etc., in excess of earnings	48.77	1,388.97			
Totals	$258,219.50	$294,508.35	Totals	$258,219.50	$294,508.35

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CHOKIO STATE BANK.

A. C. BROWN, President; G. ZEEMAN, Vice President; L. C. DORWEILER, Cashier. Directors—A. C. Brown, G. Zeeman, both of Estherville, Iowa; L. C. Dorweiler, B. M. Dorweiler, R. H. Lundberg, all of Chokio.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$130,165.77	$137,293.19	Capital stock	$15,000.00	$15,000.00
Overdrafts	1,128.03	1,183.44	Surplus	6,000.00	7,500.00
Bkg. house, furn. and fix.	5,550.00	5,550.00	Notes rediscounted and bills payable	15,000.00	15,000.00
Due from banks	9,641.66	4,925.06	Deposits subject to check.	43,497.00	33,810.49
Cash on hand	3,204.57	4,377.66	Cashier's checks	750.01	495.22
Checks and cash items	805.12	216.77	Time certificates	70,436.51	82,543.62
Paid out for expenses, etc, in excess of earnings	188.37	803.21			
Totals	$150,683.52	$154,349.33	Totals	$150,683.52	$154,349.33

STATE BANK OF LAFAYETTE.

AUGUST SAMUELSON, President; A. O. OLIN, Vice President; CLAUS A. SWANSON, Cashier. Directors—August Samuelson, O. A. Olin, J. K. Peterson, C. C. Nelson, Joseph Scheffler, Charles Samuelson, all of Lafayette; Fred Pfaender, of New Ulm.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$106,213.00	$116,150.54	Capital stock	$15,000.00	$15,000.00
Overdrafts	107 58	76.07	Surplus	3,000.00	3,000.00
Bkg. house, furn. and fix.	1,000.00	2,000.00	Undivided profits, net	637 25	548.34
Due from banks	21,840.16	22,065.48	Deposits subject to check.	25,131 68	28,745.58
Cash on hand	2,542.32	2,495.50	Cashier's checks	2,074.24	1,199.02
Checks and cash items	609.23	17.25	Savings deposits	891.17	2,110.24
			Time certificates	85,577.95	92,201.66
Totals	$132,312.29	$142,804.84	Totals	$132,312.29	$142,804.84

CITIZENS STATE BANK OF FAIRFAX.

PETER MANDERFELD, President; GEO. A. BIEBL, Vice President; C. W. HEIMANN, Cashier. Directors—Peter Manderfeld, of St. Paul; Geo. A. Biebl, C. W. Heimann, Henry Globes, all of Fairfax; Jacob Klossner, Jr., of New Ulm.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$226,264.24	$252,170.76	Capital stock	$20,000.00	$20,000.00
Overdrafts	159.17	743.73	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	6,566.00	6,284 85	Undivided profits, net	2,734.18	3,437.21
Due from banks	22,323.04	21,943 64	Notes rediscounted and bills payable	10,000.00	.....
Cash on hand	6,238.51	5,540.55	Deposits subject to check.	53,544.64	50,064.67
Checks and cash items	5,447.52	3,301.71	Cashier's checks	3,725 92	2,588.15
			Time certificates	171,993.74	208,895.21
Totals	$266,998.48	$289,985.24	Totals	$266,998.48	$289,985.24

SCANDIA STATE BANK OF STEPHEN.

H. L. MELGAARD, President; O. L. MELGAARD, Vice President; THOMAS OLSEN, Cashier. Directors—H. L. Melgaard, O. L. Melgaard, Andrew Olson, F. D. Keye, all of Argyle; Thomas Olsen, of Stephen.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$88,278.42	$106,453.82	Capital stock	$10,000.00	$10,000.00
Overdrafts	288.77	193.81	Surplus	4,000.00	5,000.00
Bkg. house, furn. and fix.	4,500.00	4,500.00	Undivided profits, net	804.91	1,289.27
Other real estate	250 00	250.00	Deposits subject to check.	38,039.01	37,740.88
Due from banks	18,635.28	31,242.78	Cashier's checks	634.87	644.30
Cash on hand	4,947.21	4,731 75	Savings deposits	98 52	256.93
Checks and cash items	75.97	2,062.48	Time certificates	63,398.34	94,503 26
Totals	$116,975.65	$149,434.64	Totals	$116,975.65	$149,434.64

COOK COUNTY STATE BANK, GRAND MARAIS.

L. G. LUNDQUIST, President; J. B. ROBERTSON, Vice President; G. F. LUNDQUIST, Cashier. Directors—L. G. Lundquist, J. B. Robertson, G. F. Lundquist, all of Grand Marais.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$76,653.88	$82,134.49	Capital stock	$10,000.00	$10,000.00
Overdrafts	206.72	368.10	Surplus	2,500.00	2,500.00
Bonds and securities	15,740.82	18,125.16	Undivided profits, net	1,201.35	.....
Bkg. house, furn. and fix.	6,048.00	6,048.00	Notes rediscounted and bills payable	8,450.00	.....
Other real estate	5,716.12	4,973.12	Deposits subject to check.	66,355.83	64,005.43
Due from banks	4,697.71	3,829.57	Certified checks	10.00	60.00
Cash on hand	2,572 27	457 23	Cashier's checks	1,048.98	493.89
Checks and cash items	.....	43.69	Due to banks	.....	7,500.00
Paid out for expenses, etc., in excess of earnings	.....	151.70	Savings deposits	1,471.41	3,919 05
Other resources	568.00	850.47	Time certificates	21,165 95	28,503.16
Totals	$112,203.52	$116,981.53	Totals	$112,203.52	$116,981.53

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FIRST STATE BANK OF WALNUT GROVE.

W. E. ELLIOTT, President; CHAS. HERDER, Vice President; A. H. KEMPER, Cashier. Directors—W. E. Elliott, Chas. Herder, Fred Dawson, Lars Truedson, Wm. Thompson, F. O. Egge, A. H. Kemper, all of Walnut Grove.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$166,150.99	$171,233.28	Capital stock	$15,000.00	$15,000.00
Overdrafts	836.40	157.74	Surplus	11,000.00	13,000.00
Bkg. house, furn. and fix.	8,430.00	8,990.00	Undivided profits, net	2,548.29	1,735.12
Due from banks	4,287.34	11,302.95	Notes rediscounted and bills payable	10,500.00	8,000.00
Cash on hand	3,952.29	3,599.20	Deposits subject to check.	40,741.33	44,776.96
Checks and cash items	7.36	268 29	Demand certificates	.....	415.52
			Cashier's checks	316.60	.....
			Time certificates	103,558 16	112,623.86
Totals	$183,664.38	$195,551.46	Totals	$183,664.38	$195,551.46

WALNUT GROVE STATE BANK.

A. SWOFFER, President; W. B. HARWOOD, J. F. HESNAULT, Vice Presidents; W. J. McDONALD, Cashier. Directors—A. Swoffer, W. B. Harwood, J. F. Hesnault, Helge Johnson, E. W. Swoffer, Chas. Lund, W. J. McDonald, all of Walnut Grove.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$236,264.30	$249,274.49	Capital stock	$25,000.00	$25,000.00
Overdrafts	426 65	.....	Surplus	3,000.00	6,000.00
Bkg. house, furn. and fix.	8,986.00	8,986.00	Undivided profits, net	1,908.60	2,854.31
Due from banks	19,838.79	21,318.37	Deposits subject to check.	59,167.88	57,256.07
Cash on hand	7,967.58	7,318.27	Certified checks	.....	2,500.00
Checks and cash items	224.00	3,048.82	Cashier's checks	1,752.98	1,267.38
			Time certificates	182,877.86	195,068.19
Totals	$273,707.32	$289,945.95	Totals	$273,707.32	$289,945.95

TRIUMPH STATE BANK.

JAMES MEEHAN, President; JOHN PETERSON, Vice President; F. S. SCHWALEN, Cashier. Directors—James Meehan, John Peterson, Harry Sheppard, C. O. Nelson, F. S. Schwalen, all of Triumph.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$104,430.43	$103,586.83	Capital stock	$20,000.00	$20,000.00
Overdrafts	65.81	885.46	Surplus	5,000 00	8,000.00
Bkg. house, furn. and fix.	7,450.00	8,900.00	Undivided profits, net	3,449 96	2,937.98
Other real estate	.....	250.00	Deposits subject to check.	59,654.40	52,610.63
Due from banks	14,110.28	12,075.42	Certified checks	2.03	2.03
Cash on hand	5,120.91	5,618.50	Cashier's checks	2,911.30	2,773.88
Checks and cash items	248.15	170.00	Due to banks	5,119.40	443.96
Other resources	19.00	35.00	Savings deposits	2,056.48	2,208.71
			Time certificates	33,251.01	42,544.02
Totals	$131,444.58	$131,521.21	Totals	$131,444.58	$131,521.21

STATE BANK OF CEYLON.

A. G. T. BROUN, President; H. A. SAGGAU, Vice President; R. P. SINCLAIR, Cashier. Directors—A. G. T. Broun, of Sherburn; H. A. Saggau, Herman Schueler, J. Champine, William Jurs, all of Ceylon; August Fischer, of Dunnell; L. E. Champine, of Dolliver, Iowa.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$142,590.46	$179,602.52	Capital stock	$15,000.00	$15,000.00
Overdrafts	474.32	1,283.38	Surplus	6,000.00	8,000.00
Bonds and securities	500.00	.....	Undivided profits, net	1,503.21	1,698.30
Bkg. house, furn. and fix.	5,900.00	5,500.00	Deposits subject to check.	80,427.08	63,987.05
Due from banks	54,830.90	33,989.52	Cashier's checks	738.34	285.89
Cash on hand	4,424.35	6,223 33	Due to banks	.....	1,584.50
Checks and cash items	2,649.62	422.60	Time certificates	107,642.49	136,465.61
			Other liabilities	58 53	.....
Totals	$211,369.65	$227,021.35	Totals	$211,369.65	$227,021.35

SANBORN STATE BANK.

HENRY J. FINK, President; JOHN HAGEMAN, Vice President; D. G. KLEIN, Cashier. Directors—Henry J. Fink, D. G. Klein, John Hageman, Chas. Goehring, Christ Essig, all of Sanborn.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$148,482.20	$149,531.63	Capital stock	$25,000.00	$25,000.00
Overdrafts	130.68	76.28	Surplus	5,000 00	5,000.00
Bkg. house, furn. and fix.	5,000.00	5,00.000	Undivided profits, net	2,821.79	2,221.50
Due from banks	16,728.86	13,942 07	Deposits subject to check.	33,143.90	32,979.91
Cash on hand	6,757.11	6,376.73	Cashier's checks	4,947.58	5,465.00
Checks and cash items	185.60	488.07	Due to banks	6,287.09	5,953.88
			Savings deposits	1,679.39	1,417.39
			Time certificates	98,404.70	97,377.10
Totals	$177,284.45	$175,414.78	Totals	$177,284.45	$175,414.78

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MAGNOLIA STATE BANK.

ALEXANDER WALKER, President; EDWIN BRICKSON, Vice President; F. B. PETTENGILL, Cashier. Directors—Edwin Brickson, of Adrian; Alexander Walker, F. B. Pettengill, Albert Brooks, all of Magnolia, C. H. Christopherson, of Luverne.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$102,781.00	$91,989.07	Capital stock	$15,000.00	$15,000.00
Overdrafts	1,705.99	347.92	Surplus	4,000.00	5,000.00
Bkg. house, furn. and fix.	5,000.00	5,000.00	Undivided profits, net	671.55	1,081.37
Due from banks	9,744.25	6,442.67	Dividends unpaid	20.00	.....
Cash on hand	2,205.05	3,335.23	Deposits subject to check.	35,838.29	22,070.71
Checks and cash items	.....	85.58	Cashier's checks	100.00	.....
			Savings deposits	.....	169.47
			Time certificates	65,806.45	63,878.92
Totals	$121,436.29	$107,200.47	Totals	$121,436.29	$107,200.47

FARMERS AND MERCHANTS STATE BANK, COKATO.

JOHN A. PETERSON, President; A. P. PETERSON, Vice President; F. B. CARLBLOM, Cashier. Directors—John A. Peterson, A. P. Peterson, E. R. Carlblom, P. H. Johnson, L. L. Wanha, Ole Nygren, A. P. Johnson, all of Cokato.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$514,826.66	$608,044.06	Capital stock	$20,000.00	$20,000.00
Overdrafts	536.07	412.02	Surplus	12,000.00	14,000.00
Bkg. house, furn. and fix.	6,142.25	5,988.00	Undivided profits, net	4,326.12	2,407.17
Due from banks	66,028.51	28,294 46	Dividends unpaid	84 00	.....
Cash on hand	12,817.77	8,366.00	Deposits subject to check.	59,282.13	62,926.19
Checks and cash items	5.00	84.98	Cashier's checks	2,308.00	1,778.60
Other resources	.....	160.45	Time certificates	502,356.01	550,238.01
Totals	$600,356.26	$651,349.97	Totals	$600,356.26	$651,349.97

FIRST STATE BANK OF BROWNTON.

R. J. MANN, President; L. G. PRAHL, Vice President; FRANK MANN, Cashier. Directors—R. J. Mann, of Clark, S. D.; Frank Mann, L. L. Prahl, both of Brownton; P. L. Marden, of Oshkosh, Wis.; D. W. Bolles, of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$288,686.23	$260,455.60	Capital stock	$12,000.00	$12,000 00
Overdrafts	.....	190.14	Surplus	12,000.00	15,000 00
Bonds and securities	49,450 00	37,052.50	Undivided profits, net	1,609 43	4,117.88
Bkg. house, furn. and fix.	2,500.00	2,500.00	Deposits subject to check.	55,199.08	44,622.52
Due from banks	49,015.28	22,113.38	Demand certificates	8,547.18	2,828.65
Cash on hand	7,620.97	9,059.81	Savings deposits	.....	1,043.42
Checks and cash items	318.60	79.15	Time certificates	304,735.39	248,338.11
			Other liabilities	3,500.00	3,500.00
Totals	$397,591.08	$331,450.58	Totals	$397,591.08	$331,450.58

STATE BANK OF CHANDLER.

A. R. STROME, President; E. J. FELDMAN, Vice President; J. F. ENGEL, Cashier. Directors—A. R. Strome, J. F. Engel, Robt. Fitzpatrick, all of Chandler; E. J. Feldman, A. S. Dyer, both of Pipestone.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$123,759.14	$141,426.67	Capital stock	$12,000.00	$12,000.00
Overdrafts	1,853.24	437 96	Surplus	3,000.00	3,000.00
Bkg. house, furn. and fix.	4,831.73	4,831.73	Undivided profits, net	1,546.55	2,928.43
Due from banks	6,033.38	11,298.50	Notes rediscounted and bills payable	10,000.00	15,200.00
Cash on hand	3,363.75	3,857.92	Deposits subject to check.	39,634.93	37,463.72
Checks and cash items	524.79	93.95	Cashier's checks	865.78	610.28
			Savings deposits	.....	164.92
			Time certificates	73,318.77	88,579.38
			Other liabilities	.....	2,000 00
Totals	$140,366.03	$161,946.73	Totals	$140,366.03	$161,946.73

STATE BANK OF BELVIEW.

A. O. GIMMESTAD, President; C. KNUTSON, Vice President; C. C. ENESTVEDT, Cashier. Directors—A. O. Gimmestad, C. Knutson, P. A. Hanson, H. F. Hagen, Daniel McKay, C. Olsen, K. Monson, all of Belview.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$182,104.02	$200,217.18	Capital stock	$15,000.00	$15,000.00
Overdrafts	345.91	367.41	Surplus	10,000.00	11,000.00
Bkg. house, furn. and fix.	3,500.00	3,350.00	Deposits subject to check.	45,005.37	50,538.61
Other real estate	4,400.00	6,800.00	Cashier's checks	2,136.22	576 37
Due from banks	13,411.77	14,916.80	Time certificates	135,718.66	152,322.37
Cash on hand	3,326.72	3,144 22			
Checks and cash items	.....	173.79			
Paid out for expenses, etc., in excess of earnings	771.83	467.95			
Totals	$207,860.25	$229,437.35	Totals	$207,860.25	$229,437.35

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BRANDON STATE BANK.*

TOLLEF JACOBSON, President; ANTON H. STROM, Vice President; FERD. SWENSON, Cashier. Directors—C. G. Rosengren, Jacob Tomble, John A. Linnard, Anton H. Strom, Jos. N. Tomble, all of Brandon; Tollef Jacobson, of Alexandria; Fred Siverson, of Garfield.

Resources:	June 23, 1915	Liabilities:	June 23, 1916
Loans and discounts	$259,872.51	Capital stock	$25,000.00
Overdrafts	873.85	Surplus	6,000.00
Bonds and securities	500.00	Undivided profits, net	2,043.18
Banking house, furniture and fixtures	10,000.00	Deposits subject to check	20,313.57
Due from banks	5,095.17	Demand certificates	2,345.00
Cash on hand	7,408.93	Cashier's checks	2,887.11
Checks and cash items	682.79	Savings deposits	1,455.06
		Time certificates	224,389.33
Total	$284,433.25	Total	$284,433.25

*Became First National Bank of Brandon on June 17, 1916.

STATE BANK OF WOOD LAKE.

J. H. CATLIN, President; JULIUS ALKE, Vice President; W. C. FRANK, Cashier. Directors—J. H. Catlin, Chas. aCtlin, both of Cottonwood; Chas. F. Hall, of Granite Falls; Adelaide H. Lowe, of Litchfield; Julius Alke, F. S. Payne, W. C. Frank, all of Wood Lake.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$255,613.83	$285,079.37	Capital stock	$15,000.00	$15,000.00
Overdrafts	902.93	244.51	Surplus	10,000 00	10,000.00
Bkg. house, furn. and fix.	6,000.00	6,000.00	Undivided profits, net	2,330.37	2,027 02
Due from banks	40,458.83	38,237.26	Deposits subject to check.	47,938.47	44,417.78
Cash on hand	11,509.74	5,933.97	Cashier's checks	4,939.44	4,893.82
Checks and cash items	177.03	1,292.84	Due to banks	3,350.00	2,199.52
			Time certificates	231,104.08	258,249.81
Totals	$314,662.36	$336,787.95	Totals	$314,662.36	$336,787.95

STATE BANK OF CLIMAX.

B. B. LARSON, President; JAMES LARSON, Vice President; NORMAN ROSHOLT, Cashier. Directors—B. B. Larson, James Larson, both of Halstad; Norman Rosholt, of Climax.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$180,678.50	$199,687 49	Capital stock	$10,000.00	$10,000.00
Overdrafts	127.53	55.84	Surplus	15,000.00	15,000.00
Bkg. house, furn. and fix.	3,000 00	2,500.00	Undivided profits, net	381.09	571.46
Other real estate	7,600.00	9,200.00	Notes rediscounted and bills payable	15,000.00	17,000.00
Due from banks	13,452.73	12,726.48	Deposits subject to check.	38,758.80	45,440.53
Cash on hand	2,304.36	2,725.49	Demand certificates	1,734.63	2,127.80
Checks and cash items	.....	5.21	Due to banks	200.00	.....
			Time certificates	126,088.60	136,260.72
			Other liabilities	.....	500.00
Totals	$207,163.12	$226,900.51	Totals	$207,163.12	$226,900.51

HAZEL RUN STATE BANK.

O. C. WILSON, President; A. J. JOHNSON, Vice President; L. A. JERTSON, Cashier. Directors—O. C. Wilson, A. J. Johnson, J. S. Johnson, L. O. Johnson, all of Granite Falls. D

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$109,572.32	$93,334 66	Capital stock	$10,000.00	$10,000.00
Overdrafts	1,185.63	412.80	Surplus	4,000.00	5,000.00
Bkg. house, furn. and fix.	4,400.00	4,300.00	Undivided profits, net	137.62	135.02
Other real estate	3,148.00	2,934.00	Notes rediscounted and bills payable	1,000.00	.....
Due from banks	4,875.44	36,245.42	Deposits subject to check.	28,654.11	33,881.61
Cash on hand	2,900.84	2,672.05	Cashier's checks	2,004.01	2,018.67
Checks and cash items	77.68	4,977.12	Time certificates	80,364 17	93,840.75
Totals	$126,159.91	$144,876 05	Totals	$126,159.91	$144,876 05

FIRST STATE BANK OF FERGUS FALLS.

A. BRANDENBURG, President; J. T. JOHNSON, Vice President; A. BOE, Cashier. Directors—J. G. Durrell, J. T. Johnson, C. W. Kaddatz, O. J. Fossen, P. W. Carlson, A. Boe, A. Brandenburg, all of Fergus Falls.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$186,649.53	$212,464.01	Capital stock	$25,000.00	$25,000.00
Overdrafts	1,051.79	1,415.64	Surplus	5,000.00	5,000.00
Bonds and securities	4,000.00	4,000.00	Undivided profits, net	.....	2,383.55
Bkg. house, furn. and fix.	1,975.00	1,975.00	Notes rediscounted and bills payable	.....	10,000.00
Due from banks	24,426.31	26,433.93	Deposits subject to check.	97,041 19	90,609.87
Cash on hand	6,898.95	7,210.44	Demand certificates	82.55	82.55
Checks and cash items	1,676.67	2,296.46	Cashier's checks	1,927.45	1,081.52
Uaid out for expenses, etc., in excess of earnings	395.02	.....	Due to banks	6,409.88	6,144.67
Other resources	22.00	69.00	Savings deposits	760.84	2,186.86
			Time certificates	90,873.36	113,375.46
Totals	$227,095.27	$255,864.48	Totals	$227,095.27	$255,864.48

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SCANDIA STATE BANK OF FERGUS FALLS.

DR. OLAF TH. SHERPING, President; JOHN O. BARKE, Vice President; A. G. ANDERSON, Cashier. Directors—Dr. Olaf Th. Sherping, K. H. Bergerud, Geo. W. Frankberg, John O. Barke, Olaf Schel, O. H. Lee, E. M. Anderson, A. G. Anderson, all of Fergus Falls; K. K. Peterson, of Rothsay.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$441,532.23	$431,284.44	Capital stock	$50,000.00	$50,000.00
Overdrafts	763.66	2,210.41	Surplus	15,000 00	15,000.00
Bonds and securities	1,749.34	12,159 98	Undivided profits, net	528.48	1,483.69
Bkg. house, furn. and fix.	23,600.00	28,400.00	Notes rediscounted and bills payable	15,000.00	15,000.00
Other real estate	3,847.26	3,847.26	Deposits subject to check.	192,584.39	189,830.49
Due from banks	29,840.67	43,993.84	Cashier's checks	5,084.64	8,623.97
Cash on hand	17,653.36	16,407.12	Due to banks	11,145.92	8,021.28
Checks and cash items	3,411.70	2,978.45	Savings deposits	8,943.80	13,788.67
Other resources	230.00	247.05	Time certificates	222,340 99	237,780.45
			Other liabilities	2,000 00	2,000.00
Totals	$522,628 22	$541,528.55	Totals	$522,628.22	$541,528.55

FARMERS AND MERCHANTS STATE BANK OF WENDELL.

E. MOBRAATEN, President; MARTINUS LARSON, Vice President; S. SKINNEMON, JR., Vice President; C. A PRESTRUD, Cashier. Directors—E. Mobraaten, Martinus Larson, S. Skinnemon, Jr., Hjalmar Larson, all of Wendell; G. T. Rund, of Dalton; Erik H. Bergerud, C. H. Bergerud, A. E. Soliah, all of Fergus Falls; Ole O. Sand, of Elbow Lake.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$137,932.54	$188,206 81	Capital stock	$12,000.00	$25,000.00
Overdrafts	1,474.55	2,061.73	Surplus	10,000.00	5,000.00
Bkg. house, furn. and fix.	3,700.00	2,950.00	Deposits subject to check.	51,776 64	52,640.85
Due from banks	20,478.35	13,013.90	Cashier's checks	2,171.00	918.00
Cash on hand	2,948.64	3,810.49	Savings deposits	1,788.43	3,998.68
Checks and cash items	275.40	25.52	Time certificates	89,302.04	123,082.30
Paid out for expenses, etc., in excess of earnings	228.63	571.38			
Totals	$167,038.11	$210,639.83	Totals	$167,038.11	$210,639.83

*Became First National Bank of Wendell on September 1, 1916.

STATE BANK OF REVERE.

L. REDDING, President; CHAS. CHESTER, Vice President; J. B. SAWYER, Cashier. Directors—L Redding, Chas. Chester, C. M. Herreman, all of Lamberton; J. B. Sawyer, C. E. Sawyer, both of Revere; Oscar Thor, of Comfrey; August Hummel, of New Ulm.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$74,325.77	$83,709.63	Capital stock	$10,000.00	$10,000.00
Overdrafts	279.98	601.67	Surplus	7,000 00	8,000.00
Bkg. house, furn. and fix.	3,100 00	3,100.00	Notes rediscounted and bills payable	6,000.00	10,000.00
Due from banks	5,902.32	2,574.64	Deposits subject to check.	20,587.31	25,294.92
Cash on hand	3,105.93	2,679.30	Cashier's checks	720.83	558.90
Checks and cash items	.....	2,361.75	Time certificates	42,491.49	42,084.21
Paid out for expenses, etc., in excess of earnings	85.63	893.34			
Other resources	.....	17.70			
Totals	$86,799.63	$95,938.03	Totals	$86,799.63	$95,938.03

ALBERT LEA STATE BANK.

A. C. ERICKSON, President; V. GILLRUP, Vice President; FRED McKEE, Vice President; A. F. WOHLHUTER, Cashier. Directors—C. F. Towne, Fred McKee, H. A. Morgan, Henry J. Harm, A. U. Mayland, F. A. Thompson, A C. Erickson, H. W. Jensen, A. F. Wohlhuter, all of Albert Lea; C. H. Christopherson, of Hartland; V. Gillrup, of Belle Plaine; Henry Wittmer, of Alden; Louis Fogel, of Armstrong; J. E. Freemott, of Emmons; F. F. Crane, of Minneapolis; H. G. Lohlhuter, of La Crosse, Wis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$406,732.21	$503,153 66	Capital stock	$50,000.00	$50,000.00
Overdrafts	1,954.94	1,472.86	Surplus	16,000 00	22,000.00
Bonds and securities	6,000.00	.....	Undivided profits, net	1,792.78	1,145.09
Bkg. house, furn. and fix.	12,500.00	12,500.00	Dividends unpaid	14.00	175.00
Other real estate	750.00	750.00	Deposits subject to check.	244,201.50	230,283.36
Due from banks	55,464.71	23,442.41	Certified checks	395.00	.....
Cash on hand	20,417.85	14,209 67	Cashier's checks	10,184.33	15,592.07
Checks and cash items	5,360.09	989.94	Due to banks	.....	1,505.55
			Savings deposits	31,934.27	42,288 40
			Time certificates	154,657.92	193,529.07
Totals	$509,179.80	$556,518.54	Totals	$509,179.80	$556,518.54

STATE BANK OF DONNELLY.

J. E. PETERSON, President; F. R. PUTNAM, Vice President; J P. STEINFORT, Cashier. Directors—J. E. Peterson, J. P. Steinfort, M. A. Steinfort, all of Donnelly; F. R. Putnam, of Morris; S. H. Davis, of Doran.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$76,666.94	$87,004.16	Capital stock	$12,000.00	$12,000.00
Overdrafts	3,947.90	961.76	Surplus	6,000 00	8,000.00
Bonds and securities	.....	122.00	Undivided profits, net	1,603.38	1,183.71
Bkg. house, furn. and fix.	4,000.00	4,000.00	Notes rediscounted and bills payable	4,000.00	2,000.00
Other real estate	5,037.42	5,037.42	Deposits subject to check.	21,746.97	28,868.98
Due from banks	7,095 48	6,249.28	Demand certificates	6.00	6 00
Cash on hand	2,383.13	1,926.11	Cashier's checks	450.00	405.00
Checks and cash items	116.52	126.07	Time certificates	53,441.04	52,963.11
Totals	$99,247.39	$105,426.80	Totals	$99,247.39	$105,426.80

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THE BANK OF ELK RIVER.

CHAS. M. BABCOCK, President; JUSTUS DE BOOY, Vice President; CHARLES F. FIMAN, Cashier. Directors—F. H. Wellcome, of Minneapolis; Chas. M. Babcock, J. H. Romdenne, Justus de Booy, Charles F. Fiman, all of Elk River.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$200,641.12	$199,632.40	Capital stock	$20,000.00	$20,000.00
Overdrafts	331.15	202.34	Surplus	10,000.00	10,000.00
Bonds and securities	11,000 00	18,000.00	Undivided profits, net	575.29	656.97
Bkg. house, furn. and fix.	1,504.68	11,296.84	Deposits subject to check.	59,852.24	58,387.96
Due from banks	23,632.70	1,271 70	Cashier's checks	1,229 30	1,049.91
Cash on hand	8,449.02	6,696.53	Savings deposits	1,008.55	2,351.71
Checks and cash items	318.20	2,382.22	Time certificates	153,437.84	147,155.98
Other resources	226.35	120.50			
Totals	$246,103.22	$239,602.53	Totals	$246,103.22	$239,602.53

STATE BANK OF PARK RAPIDS.

U. R. B. SMYTH, President; C. W. CUTLER, Vice President; J. E FLYNN, Cashier. Directors—W. R. B. Smyth, C. W. Cutler, P. V. Coppernoll, A. M. Way, John Haberer, G. R. Wilson, J. A. McKay, all of Park Rapids.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$96,506.08	$101,964.12	Capital stock	$20,000.00	$20,000.00
Overdrafts	82.51	124.53	Surplus	4,000 00	4,000.00
Bonds and securities	8,211.24	7,110 96	Undivided profits, net	343.13	416.03
Bkg. house, furn. and fix.	8,300.00	8,000.00	Deposits subject to check.	74,327.38	82,669.18
Other real estate	3,251.16	2,071 29	Cashier's checks	1,263.92	1,038.82
Due from banks	37,276.02	43,828.23	Due to banks	130.57	3,527.81
Cash on hand	4,679.27	6,191.53	Time certificates	58,836.35	58,131.03
Checks and cash items	584.07	492.21			
Other resources	11.00	.....			
Totals	$158,901.35	$169,782.87	Totals	$158,901.35	$169,782.87

STATE BANK OF LAKE WILSON.

M. E. LANG, President; THOS. LOWE, Vice President; A. S. PETERS, Cashier. Directors—M. E. Lang, of Lake Wilson; Thos. Lowe, of Pipestone; A. S. Peters, A. H. Lang, both of Lake Wilson; A. S. Dyer, of Pipestone; A. R. Strome, of Chandler; W. S. Pattinson, of Lake Wilson.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$166,025 79	$171,552.93	Capital stock	$20,000.00	$20,000.00
Overdrafts	428.76	2,754.75	Surplus	5,000.00	5,000 00
Bkg. house, furn and fix.	7,950.00	7,650.00	Undivided profits, net	66.14	2,348.20
Other real estate	3,000.00	3,000.00	Notes rediscounted and bills payable	14,000.00	5,000.00
Due from banks	6,312.36	5,770.60	Deposits subject to check.	44,619.37	45,140.14
Cash on hand	3,842.66	5,224.75	Cashier's checks	530.26	184.87
Checks and cash items	19.01	525.15	Savings deposits	.....	1,349.89
Other resources	34.00	430 84	Time certificates	103,327 81	117,809.08
			Other liabilities	69.00	76.84
Totals	$187,612.58	$196,909.02	Totals	$187,612.58	$196,909.02

STATE BANK OF SILVER LAKE.

WILLIAM DAVIDSON, President; JOS. CHALUPSKY, Vice President; FRANCIS H. HAWLIK, Cashier. Directors—Wm Davidson, of Hutchinson; E. M. Trummer, A. M. Woodward, A. A. McRae, all of Minneapolis; J. S. Korista, of Hopkins; Frank Korista, Joseph Chalupsky, John Krejci, Francis H. Hawlik, all of Silver Lake.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$256,177.77	$243,813.65	Capital stock	$10,000.00	$10,000.00
Overdrafts	72.86	2.11	Surplus	10,000.00	11,000.00
Bonds and securities	3,500.00	1,000.00	Deposits subject to check.	23,850.87	21,515.54
Bkg. house, furn. and fix.	7,250.00	7,250.00	Time certificates	240,920.41	225,459.86
Due from banks	10,010.98	9,489.86			
Cash on hand	6,460 48	5,176.26			
Checks and cash items	99.51	97.85			
Paid out for expenses, etc., in excess of earnings	1,199 68	1,143.67			
Totals	$284,771.28	$267,973.40	Totals	$284,771.28	$267,973.40

STATE BANK OF MILROY.

ADOLPH ALTERMATT, President; WM. G. FRANK, Vice President; WM. DUNCAN, JR., Cashier. Directors—Wm. G. Frank, Adolph Altermatt, both of Springfield; Wm. Bierman, of Detroit.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$157,916.41	$153,968.92	Capital stock	$15,000.00	$18,000 00
Overdrafts	807.65	928 99	Surplus	10,000.00	10,000.00
Bkg. house, furn. and fix.	6,828.66	7,664.81	Undivided profits, net	1,904.19	2,556.80
Due from banks	26,783 92	37,841.15	Deposits subject to check.	68,289.10	79,072 91
Cash on hand	7,940.76	6,011.77	Cashier's checks	3,815.33	3,543.82
Checks and cash items	3,991.74	2,975.37	Time certificates	105,400.18	96,377.69
Other resources	139.66	160.21			
Totals	$204,408.80	$209,551.22	Totals	$204,408.80	$209,551.22

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DANUBE STATE BANK.

F. A. SCHROEDER, President; FRED KREMIN, Vice President; B. G. SCHROEDER, Cashier. Directors—Fred Kremin, of Renville; F. A. Schroeder, B. G. Schroeder, Ed Grunert, J. A. Schroeder, all of Danube.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$158,781.47	$159,107.77	Capital stock	$10,000.00	$10,000.00
Overdrafts	155.83	282.33	Surplus	13,000.00	15,000.00
Bkg. house, furn. and fix.	5,550.00	5,550.00	Undivided profits, net	483.36	1,779.29
Due from banks	6,260.84	15,038.53	Deposits subject to check.	34,449.37	38,309.23
Cash on hand	2,601.46	4,005 09	Cashier's checks	735.39	1,071 03
Checks and cash items	.....	371.10	Time certificates	114,681.48	118,195.27
Totals	$173,349.60	$184,354.82	Totals	$173,349.60	$184,354.82

STATE BANK OF WANDA.

C. TURBES, President; MATT EICHTEN, Vice President; PAUL DOEPKE, Cashier. Directors—Christ Turbes, of Wabasso; Matt Eichten, of New Ulm; Paul Doepke, Christ Leuther, Nic Jenniges, all of Wanda; P. O. Callaghan, of Redwood Falls; S. A. Bellig, of Sanborn.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$122,373.02	$128,660.39	Capital stock	$10,000.00	$10,000.00
Overdrafts	749.98	2,967.78	Surplus	8,000.00	9,000 00
Bkg. house, furn. and fix.	2,700.00	2,500.00	Undivided profits, net	491.27	919.76
Due from banks	22,893.36	4,301.29	Deposits subject to check.	39,156.57	40,772.17
Cash on hand	2,612.14	4,014.90	Certified checks	50.00	50.00
			Cashier's checks	2,138.15	1,230.54
			Time certificates	91,492.51	80,471.89
Totals	$151,328.50	$142,444.36	Totals	$151,328.50	$142,444.36

KENT STATE BANK.

L. L. OLSON, President; OLAF SMERUD, Vice President; O. L. OLSON, Cashier. Directors—James A. Valentine, of Springfield; Olaf Smerud, L. L. Olson, O. L. Olson, J. B. Rademacher, all of Kent.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$71,325.44	$78,777.15	Capital stock	$10,000.00	$10,000.00
Overdrafts	44.09	223.25	Surplus	2,000.00	2,000.00
Bonds and securities	3,406 90	.....	Deposits subject to check.	44,299.74	51,708.64
Bkg. house, furn. and fix.	3,350.00	3,025.40	Cashier's checks	122.43	338.53
Due from banks	15,727.87	30,531.40	Time certificates	41,347.70	51,686.10
Cash on hand	3,143.37	2,654.80	Other liabilities	19.25	127.07
Paid out for expenses, etc., in excess of earnings	785.05	627.84			
Other resources	6.40	20.50			
Totals	$97,789.12	$115,860.34	Totals	$97,789.12	$115,860.34

BREWSTER. STATE BANK.

F. D. MITCHELL, President; W. M. SMITH, Vice President; BERNARD S. STRONKE, Cashier. Directors—F. D. Mitchell, Bernard S. Stronke, both of Brewster; F. E. Frisbee, W. M. Smith, both of Sheldon, Iowa; John Gardner, of Primghar, Iowa.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$219,481.32	$265,339.32	Capital stock	$25,000.00	$25,000.00
Overdrafts	1,054 12	1,097.76	Surplus	10,000.00	10,000.00
Bkg. house, furn. and fix.	7,000 00	7,000.00	Undivided profits, net	765.94	807.38
Due from banks	11,843.91	20,534.71	Notes rediscounted and bills payable	.....	35,000.00
Cash on hand	14,044.52	6,907.98	Deposits subject to check.	61,905.48	70,723.59
Other resources	22.75	.....	Cashier's checks	3,120.23	1,635.08
			Savings deposits	172.51	2,451.06
			Time certificates	152,482.46	155,262.66
Totals	$253,446.62	$300,879.77	Totals	$253,446.62	$300,879.77

STATE BANK OF KENNEDY.

H. L. MELGAADD, President; HOGAN SMITH, Vice President; LAURITZ MELGAARD, Cashier. Directors—H. L. Melgaard, of Argyle; Hogen Smith, Lauritz Melgaard, Carl H. Nyberg, all of Kennedy; Ole Myre, of Hallock.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$170,331.56	$198,194.43	Capital stock	$20,000.00	$20,000.00
Overdrafts	497.15	333.00	Surplus	7,000.00	10,000.00
Bkg house, furn. and fix.	4,500.00	4,400.00	Undivided profits, net	605 65	757.14
Other real estate	1,500.00	1,500.00	Deposits subject to check.	34,441.63	52,628 86
Due from banks	29,758.07	38,107.77	Cashier's checks	7,193.05	6,651.79
Cash on hand	3,448.77	4,064.92	Time certificates	140,937.75	157,066.46
Checks and cash items	142.53	504.13			
Totals	$210,178.08	$247,104.25	Totals	$210,178.08	$247,104.25

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CITIZENS STATE BANK OF WESTBROOK.

JOHN E. VILLA, President; HENRY W. FOOTH. Vice President; A. O. IVERSON, Cashier. Directors—John E. Villa, Gotlieb Gertner, Henry W. Footh, C. S. Knudson, A. O. Iverson, all of Westbrook; Charles E. Paulson, of Albert Lea; James L. Sorenson, of Clarks Grove.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$110,345.01	$154,689.86	Capital stock	$25,000.00	$25,000.00
Overdrafts	162.05	228.31	Surplus	7,000.00	7,000.00
Bkg. house, furn. and fix.	6,400.00	6,400.00	Undivided profits, net	826.63	1,716.83
Other real estate	4,460 00	7,924.90	Notes rediscounted and bills payable	3,000.00	12,000.00
Due from banks	6,158.13	13,578.73	Deposits subject to check.	33,008.58	59,263 86
Cash on hand	5,367.20	4,872.14	Cashier's checks	495.48	2,106.83
Checks and cash items	183.63	699.17	Savings deposits	1,511.54	2,005.42
			Time certificates	62,233.79	79,300.17
Totals	$133,076.02	$188,393.11	Totals	$133,076.02	$188,393.11

STATE BANK OF READING.

NED JONES, President; EDWIN BRICKSON, Vice President; R. S. RICE, Cashier. Directors—Ned Jones, of Worthington; Edwin Brickson, of Adrian; R. S. Rice, of Reading.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$57,738.34	$56,560.39	Capital stock	$10,000.00	$10,000.00
Overdrafts	956.22	791.43	Surplus	3,000.00	5,000.00
Bkg. house, furn. and fix.	2,419.16	4,400.00	Undivided profits, net	1,384.08	853.29
Other real estate	100 00	2,000 00	Deposits subject to check.	33,114.90	21,685 62
Due from banks	1,763.90	558.72	Cashier's checks	35.52	73.52
Cash on hand	439.46	1,344.38	Due to banks	.....	5,995.94
Checks and cash items	199.50	3.37	Time certificates	16,082.08	22,049.92
Totals	$63,616.58	$65,658.29	Totals	$63,616.58	$65,658.29

SECURITY STATE BANK OF ST. CLOUD.

C. L. ATWOOD, President; C. S. CRANDALL, Vice President; F. STANGL, Cashier. Directors—John D. Sullivan, N. Libert, P. A. Martin, C. L. Atwood, E. W. Atwood, Chas. F. Ladner, A. L. Riley, J. B. Rosenberger, all of St. Cloud; C. S. Crandall, of Owatonna.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$361,632.97	$463,287.94	Capital stock	$75,000.00	$75,000.00
Overdrafts	313.91	279.06	Surplus	40,000.00	50,000.00
Bonds and securities	6,356.05	6,565.55	Undivided profits, net	3,448.08	215.43
Bkg. house, furn. and fix.	14,500 00	14,500.00	Notes rediscounted and bills payable	10,000.00	.....
Other real estate	11,322.43	12,350.07	Deposits subject to check.	123,017.95	251,807.17
Due from banks	32,797.17	78,518.44	Certified checks	600.00	184.00
Cash on hand	14,812.56	11,406.79	Cashier's checks	4,482.47	12,518.65
Checks and cash items	2,605.48	1,504.72	Savings deposits	48,051.96	52,458.98
			Time certificates	139,740.11	146,228.34
Totals	$444,340.57	$588,412.57	Totals	$444,340.57	$588,412.57

QUARRYMAN'S STATE BANK OF SANDSTONE.

A. M. SCHANKE, President; W. G. SCHANKE, Vice President; J. F. HAWLEY, Vice President; R. W. WEDGEWOOD, Cashier. Directors—A. M. Schanke, W. G. Schanke, both of Mason City, Iowa; G. S. Smith, of Bricelyn; J. F. Hawley, R. W. Wedgewood, both of Sandstone.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$83,399 90	$65,093.32	Capital stock	$15,000.00	$15,000.00
Overdrafts	38.95	374.32	Surplus	3,000.00	3,000.00
Bonds and securities	2,000.00	1,000.00	Undivided profits, net	305.44	.....
Bkg. house, furn. and fix.	5,933.15	6,873.42	Notes rediscounted and bills payable	5,000 00	2,500.00
Other real estate	1,560.00	2,268.45	Deposits subject to check.	29,606 51	28,078.30
Due from banks	4,861.71	6,539.92	Cashier's checks	122.90	1,991.57
Cash on hand	3,864.01	3,259.77	Due to banks	6,320.27	.....
Checks and cash items	132.05	76.79	Savings deposits	6,760.11	5,401.11
Paid out for expenses, etc., in excess of earnings	.....	670.01	Time certificates	34,841.02	29,435.02
			Other liabilities	833.52	750.00
Totals	$101,789.77	$86,156.00	Totals	$101,789.77	$86,156.00

FIRST STATE BANK OF GRAND RAPIDS.

A. C. BOSSARD, President; LEON M. BOLTER, Vice President; H. C. JACKSON, Cashier. Directors—A. C. Bossard, F. E. King, C. T. Kennedy, M. McAlpine, all of Grand Rapids; Leon M. Bolter, of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$121,522.86	$94,851.91	Capital stock	$15,000.00	$15,000.00
Overdrafts	96.16	797.20	Surplus	3,000.00	3,000.00
Bonds and securities	2,000.00	2,000.00	Undivided profits, net	1,747.96	37.79
Bkg. house, furn. and fix.	4,685.00	4,985.00	Dividends unpaid	.....	325.00
Other real estate	25.75	668.64	Deposits subject to check.	91,313.17	108,687.66
Due from banks	11,194.55	76,449.68	Certified checks	.....	105.59
Cash on hand	5,932.66	3,942 39	Cashier's checks	1,077.04	1,317 63
Checks and cash items	7,120.20	471.01	Due to banks	687.68	16,365.67
Other resources	227.43	1,069.54	Savings deposits	31,588.90	35,527.30
			Time certificates	8,082.92	4,473.69
			Other liabilities	306.94	395.04
Totals	$152,804.61	$185,235.37	Totals	$152,804.61	$185,235.37

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FIRST STATE BANK OF CLEVELAND.

H. H. FLOWERS, President; HERMAN ZIMMERMAN, Vice President; FRANK FLOWERS, Cashier. Directors—H. H. Flowers, Herman Zimmerman, Frank Flowers, Lou Diller, L. H. Allen, Job W. Lloyd, all of Cleveland; Wm. Van Antwerp, of Dent.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$89,250.25	$86,856.31	Capital stock	$15,000.00	$15,000.00
Overdrafts	41.08	15.10	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	7,000 00	7,000 00	Undivided profits, net	512.84	1,324.80
Other real estate	5,000.00	5,000.00	Notes rediscounted and bills payable	5,000 00	20,000 00
Due from banks	2,696.08	11,328.74	Deposits subject to check.	27,001.16	25,763.65
Cash on hand	3,595.78	3,964.22	Time certificates	56,290.00	48,427.82
Checks and cash items	1,220.81	1,351.90			
Totals	$108,804.00	$115,516.27	Totals	$108,804.00	$115,516.27

STATE BANK OF CLEMENTS.

H. C. WARNKE, President; A. C. Ochs, Vice President; S. R. Kramer, Cashier. Directors—Wm. G. Frank, John R. Schmid, A. C. Ochs, all of Springfield; Ferdinand Cronè, of New Ulm; H. C. Warnke, of St. Paul.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$108,480.24	$90,073.33	Capital stock	$15,000.00	$15,000.00
Overdrafts	255.65	191.22	Surplus	3,000.00	3,000.00
Bkg. house, furn. and fix.	4,570.00	4,500.00	Undivided profits, net	292.46	131.06
Due from banks	3,836.37	10,063.45	Deposits subject to check.	38,273.83	29,203.96
Cash on hand	4,973 96	2,126 90	Cashier's checks	1,152.40	305.08
Checks and cash items	2.00	350.57	Time certificates	64,393 53	59,695.37
Other resources	.....	30.00			
Totals	$122,112.22	$107,335.47	Totals	$122,112.22	$107,335.47

CITIZENS STATE BANK OF GREEN ISLE.

D. SWEENEY, President; J. N. SCHRAM, Vice President; P. E. DONLIN, Cashier. Directors—D. Sweeney, J. N. Schram, P. Coleman, H. Schwartz, all of Green Isle; F. Boessling, of Glencoe.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$113,590.15	$129,744.29	Capital stock	$10,000.00	$10,000.00
Overdrafts	439.22	333.18	Surplus	5,000.00	5,500.00
Bkg. house, furn. and fix.	5,565.49	5,565.49	Undivided profits, net	2,004.67	1,609.73
Other real estate	.....	2,771.73	Dividends unpaid	10.00	.....
Due from banks	9,073.58	6,962.05	Deposits subject to check.	36,478.86	28,296.24
Cash on hand	6,752.83	5,590 32	Cashier's checks	4,588 42	12,204.23
Checks and cash items	2,294 43	16.07	Time certificates	79,633.75	93,372 93
Totals	$137,715.70	$150,983.13	Totals	$137,715.70	$150,983.13

STATE BANK OF HANSKA.

ANTON O OUREN, President; NELS ERICKSON, Vice President; HENRY ANDERSON, Cashier. Directors—Anton O. Ouren, of Minneapolis; Hans H. Ulen, Albert G. Anderson, Albert O. Amundson, Nels Erickson, Siver Rolstad, Peter J. Blien, all of Hanska.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$214,485.65	$245,185.33	Capital stock	$20,000.00	$20,000.00
Overdrafts	73.61	71.32	Surplus	7,000.00	8,000.00
Bonds and securities	1,000.00	1,000.00	Undivided profits, net	2,582.71	4,047.59
Bkg. house, furn. and fix.	5,300.00	5,350.00	Notes rediscounted and bills payable	.....	5,000.00
Other real estate	4,300.00	.....	Deposits subject to check.	49,690.84	37,859 73
Due from banks	27,146 56	10,560 61	Cashier's checks	4.491 38	2,827.73
Cash on hand	2,963.64	3,974.56	Time certificates	171,672.16	188,595.70
Checks and cash items	167.63	188.93			
Totals	$255,437.09	$266,330.75	Totals	$255,437.09	$266,330.75

EVANSVILLE STATE BANK.

JOHN ANDERSON, President; A. J. OSTROM, Vice President; O. J. WALLEN, Cashier. Directors—John Anderson, A. J. Ostrom, A. F. Wallen, L. A. Schwantz, N. J. Lindstrom, Chris. Nelson, O. J. Wallen, all of Evansville.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$194,142.00	$217,443.47	Capital stock	$25,000.00	$25,000.00
Overdrafts	258.63	222.02	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	6,500.00	6,500.00	Undivided profits, net	3.406.57	6,013.60
Other real estate	3,166.91	521.00	Deposits subject to check.	28,149.99	42,476.28
Due from banks	8.663 43	17,326.80	Cashier's checks	6.115.70	5,250.60
Cash on hand	11,727.24	9,842 12	Time certificates	159,536.20	168,987.26
Checks and cash items	2,750.25	872.33			
Totals	$227,208.46	$252,727.74	Totals	$227,208.46	$252,727.74

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MERCHANTS STATE BANK OF LITTLE FALLS.

G. F. KIRSCHER, President; C. A. SPRANDEL, Vice President; JOS. MOEGLEIN, Cashier. Directors—G. F. Kirscher, C. A. Sprandel, Jacob Kiewel, Robert Muske, Jos. Moeglein, all of Little Falls.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$414,679.35	$404,455 55	Capital stock	$50,000.00	$50,000.00
Overdrafts	337.33	1,414.35	Surplus	10,000 00	10,000.00
Bonds and securities	10,025.00	5,000.00	Undivided profits, net	2,609.28	1,077.27
Bkg. house, furn. and fix.	4,500 00	4,500.00	Deposits subject to check.	128,036.55	124,075.97
Other real estate	1,348.83	2,558.83	Demand certificates	.....	1,410.00
Due from banks	15,839.97	27,824.59	Due to banks	249.83	1,073.68
Cash on hand	6,325.32	3,392.75	Savings deposits	49,062 51	60,252.72
Checks and cash items	525 25	80.86	Time certificates	213,622.88	201,337.29
Totals	$453,581.05	$449,226.93	Totals	$453,581.05	$449,226.93

FARMERS STATE BANK OF KASSON.

H. W. BROWN, President; A. A. JOHNSON, Vice President; W. N. Parkhurst, Cashier. Directors—H. W. Brown, A. A. Johnson, W. N. Parkhurst, J. T. Little, J. J. McCaughey, all of Kasson

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$237,259.61	$255,663.05	Capital stock	$15,000.00	$15,000.00
Overdrafts	141.35	877.08	Surplus	15,000.00	17,500.00
Bonds and securities	1,000.00	1,000.00	Undivided profits, net	1,827.83	2,726.89
Bkg. house, furn. and fix.	6,300.00	5,001.00	Deposits subject to check.	90,324.65	108,568.49
Due from banks	30,691.58	41,550 57	Cashier's checks	2,982.59	2,617.45
Cash on hand	9,637.76	7,435.73	Time certificates	160,390.73	165,873:25
Checks and cash items	495 50	758.65			
Totals	$285,525.80	$312,286.08	Totals	$285,525.80	$312,286.08

MINNESOTA STATE BANK OF AMBOY.

J. A. REAGAN, President; WILLIAM BURG, Vice President; W. E. SCHMIDT, Cashier. Directors—J. A. Reagan, of St. Paul; Geo. Baxter, of Winnebago; J. L Higgins, of Blue Earth; A. S. Robinson, C. M. Quiggle, William Burg, W. E Schmidt, all of Amboy.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$130,744.36	$129,932.38	Capital stock	$15,000.00	$15,000.00
Overdrafts	563.88	800 92	Surplus	3,000.00	3,000 00
Bkg. house, furn. and fix.	5,800.00	5,000.00	Undivided profits, net	2,972.04	3,078.52
Due from banks	10,042.83	6,972.89	Notes rediscounted and bills payable	5,000.00	5,000.00
Cash on hand	3,950.73	4,229.37	Deposits subject to check.	46,088.75	36,192.83
Checks and cash items	.....	37.81	Cashier's checks	1,130.15	6,176.99
			Time certificates	77,910.86	78,525.03
Totals	$151,101.80	$146,973.37	Totals	$151,101.80	$146,973.37

WOLVERTON STATE BANK.

T. E. KNUDSON, President; D. M. NORTON, Vice President; A. B. KNUDSON, Cashier. Directors—T. E. Knudson, A. B. Knudson, M. A Knudson, all of Wolverton; D. M. Norton, of Breckenridge.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$66,772.15	$75,312 56	Capital stock	$10,000.00	$10,000.00
Overdrafts	967.10	1,056.51	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	5,400.00	5,487.08	Notes rediscounted and bills payable	10,000.00	3,000.00
Other real estate	4,000.00	10,045.53	Deposits subject to check.	28,470.33	40,295 59
Due from banks	8,614.50	7,944.02	Cashier's checks	254.32	846.10
Cash on hand	1,111.54	2,988.32	Time certificates	28,618 84	49,128.89
Checks and cash items	354 44	729.63	Other liabilities	41.58	19.42
Paid out for expenses, etc., in excess of earnings	2,185 34	1,726.35			
Totals	$89,405.07	$105,290.00	Totals	$89,405.07	$105,290.00

FIRST STATE BANK OF LEWISTON.

J. W. RICE, President; OTTO W. HICK, Vice President; GEO. C. RICE, Cashier. Directors—Henry F. Luehman, of Winona; J. W. Rice, Otto W. Hick, both of Lewiston; Joseph Schwager, of Utica; Edgar Blanchard, of Lewiston.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$326,877.63	$349,010.42	Capital stock	$20,000.00	$20,000.00
Overdrafts	.....	705.44	Surplus	10,000.00	10,000.00
Bonds and securities	3,000.00	.....	Undivided profits, net	5,337.88	7,522.81
Bkg. house, furn. and fix.	7,000.00	6,800.00	Dividends unpaid	1,000.00	1,000.00
Other real estate	.....	3,680.00	Deposits subject to check	69,154.21	50,916.11
Due from banks	56,000.68	21,093.70	Cashier's checks	830.60	193.12
Cash on hand	6,751 21	7,476.29	Savings deposits	10,804.53	14,614.04
Checks and cash items	1,060.84	1,048 23	Time certificates	283,563.14	285,568 00
Totals	$400,690.36	$389,814.08	Totals	$400,690.36	$389,814.08

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BENTON COUNTY STATE BANK, SAUK RAPIDS.

I. W. BOUCK, President; JAMES LONSDALE, Vice President; OLIVER CHIRHART, Cashier. Directors—I. W. Bouck, M. A. Bouck, both of Royalton; Joseph Popp, of Rice; James Lonsdale, W. H. Fletcher, August Neils, Oliver Chirhart, all of Sauk Rapids.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$275,438.33	$267,495.66	Capital stock	$30,000.00	$30,000.00
Overdrafts	1,289.76	1,159.23	Surplus	5,000.00	6,000.00
Bonds and securities	11,400.00	13,200.00	Undivided profits, net	3,542.35	1,531.73
Bkg. house, furn. and fix.	8,768.50	8,500.00	Notes rediscounted and bills payable	.....	10,000.00
Other real estate	5,598.27	5,086.77	Deposits subject to check.	90,107.43	81,224.91
Due from banks	30,046.97	34,391.93	Cashier's checks	5,290.81	1,941.29
Cash on hand	5,724.96	7,935.32	Due to banks	6,113.22	3,944.71
Checks and cash items	14.96	25.47	Savings deposits	63,195.88	73,231.66
			Time certificates	135,032.06	129,920.08
Totas	$338,281.75	$337,794.38	Totas	$338,281.75	$337,794.38

STATE BANK OF HARTLAND.

E. O. NERVIG, President; E. H. STENSRUD, Vice President; J. A. HALVORSEN, Cashier. Directors—E. O. Nervig, of Humboldt, Iowa; E. H. Stensrud, C. H. Christopherson, A. H. Siblerud, C. J. Lynne, all of Hartland.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$122,425.22	$140,883.03	Capital stock	$15,000.00	$15,000.00
Overdrafts	840.58	933.69	Surplus	4,000.00	5,000.00
Bkg. house, furn. and fix.	3,500.00	3,500.00	Undivided profits, net	256.13	.....
Due from banks	6,025.34	14,545.88	Deposits subject to check.	36,997.99	36,655.15
Cash on hand	4,575.97	3,564.31	Cashier's checks	442.06	1,266.43
Checks and cash items	560.16	780.63	Time certificates	81,231.09	106,398.51
Paid out for expenses, etc., in excess of earnings	.....	112.55			
Totals	$137,927.27	$164,320.09	Totals	$137,927.27	$164,320.09

STATE BANK OF MONTICELLO.

S. J. MEALEY, President; G. A. BRASIE, Vice President; Gustav EGGENA, Vice President; E. H. SHERWIN, Cashier. Directors—S. J. Mealey, E. H. Sherwin, G. A. Brasie, Gustav Eggena, all of Monticello.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$192,108.12	$205,258.96	Capital stock	$25,000.00	$25,000.00
Overdrafts	551.07	253.66	Surplus	1,000.00	2,500.00
Bkg. house, furn. and fix.	7,619.87	7,619.87	Undivided profits, net	3,884.06	3,673.24
Due from banks	13,098.58	7,342.15	Deposits subject to check.	47,742.21	46,462.97
Cash on hand	5,172.35	3,923.87	Cashier's checks	2,986.73	3,331.89
Checks and cash items	69.73	27.42	Savings deposits	13,455.84	14,255 41
Other resources	.....	50.00	Time certificates	124,550.88	129,252.42
Totals	$218,619.72	$224,475.93	Totals	$218,619.72	$224,475.93

FIRST STATE BANK OF LE SUEUR CENTER.

GEO. K. STUBBINS, President; F. W. RYNDA, Vice President; A. C. TAMBORNINO, Cashier. Directors—Geo E. Stubbins, of Granville, N. D.; F. W. Rynda, N. Weber, Aug. Traxler, Aug. H. Tepley, James O'Meara, Peter P. Becker, John Janda, Michael McDonald, all of Le Sueur Center.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$124,954.28	$143,865.70	Capital stock	$25,000.00	$25,000.00
Overdrafts	583.95	476.22	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	2,140.47	2,000.00	Notes rediscounted and bills payable	.....	19,000.00
Due from banks	6,863.03	7,192.49	Deposits subject to check.	42,466.96	41,777.88
Cash on hand	5,235 88	11,399.60	Cashier's checks	2,896.46	776.80
Checks and cash items	241.05	307.82	Due to banks	.....	1,408 85
Paid out for expenses, etc., in excess of earnings	818.01	215.17	Savings deposits	5,259.74	4,303.05
			Time certificates	60,213.51	68,190.42
Totals	$140,836.67	$165,457.00	Totals	$140,836.67	$165,457.00

FIRST STATE BANK OF KASOTA.

C. W. BABCOCK, President; T. S. WILLCOX, Vice President; O. P. BUELL, Cashier. Directors—C. W. Babcock, O. P. Buell, T. S. Willcox, A. Allen, C. R. Swenson, A. A. Anderson, all of Kasota; M. B. Johnson, of St. Peter.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$119,341.85	$114,725.68	Capital stock	$15,000.00	$15,000.00
Overdrafts	1.71	1.25	Surplus	4,500.00	4,700.00
Bkg. house, furn. and fix.	3,900.00	3,964.00	Undivided profits, net	381.51	1,014.11
Due from banks	10,548 26	9,756.46	Deposits subject to check.	30,290.05	26,989.05
Cash on hand	5,040.94	4,246.54	Demand certificates	1,762.18	1,521.07
			Time certificates	86,899.02	83,469.70
Totals	$138,832.76	$132,693.93	Totals	$138,832.76	$132,693.93

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STATE BANK OF REDWOOD FALLS.

W. H. GOLD, President; J. P. COOPER, Vice President; R. A. COOPER, Cashier. Directors—W. H. Gold, J. P. Cooper, Frank Clague, A. D. Stewart, N. W. Cobleigh, Martin Lohrenz, Ira Reynolds, all of Redwood Falls.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$453,269.99	$501,999.93	Capital stock	$50,000.00	$50,000.00
Overdrafts	230 08	.....	Surplus	15,000.00	20,000.00
Bonds and securities	9,600.00	8,500.00	Undivided profits, net	1,385.83	.....
Bkg. house, furn. and fix.	11,500.00	12,000.00	Deposits subject to check.	161,868.79	182,164.65
Due from banks	54,332.74	55,573.41	Demand certificates	7,801.47	8,290.30
Cash on hand	15,314.80	18,705.30	Due to banks	10,387.75	7,185.42
Checks and cash items	1,239.89	1,665.67	Time certificates	299,043.66	331,462 26
Paid out for expenses, etc., in excess of earnings	.....	658.32			
Totals	$545,487.50	$599,102.63	Totals	$545,487.50	$599,102.63

FIRST STATE BANK OF RUSSELL.

W. E. C. ROSS, President; M. K. SIMMONS, Vice President; C. F. ROSS, Vice President; B. LEKNES, Cashier. Directors—W. E. C. Ross, of Blue Earth; C. F. Ross, M. K. Simmons, both of Minneapolis; B Leknes, L. G. Wallin, both of Russell.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$100,396.07	$106,563.83	Capital stock	$15,000.00	$15,000.00
Overdrafts	268.78	614.13	Surplus	3,000.00	3,000.00
Bkg. house, furn. and fix.	5,800.00	5,600 00	Undivided profits, net	444.70	934.69
Due from banks	9,843.63	12,504.00	Notes rediscounted and bills payable	5,000.00	.....
Cash on hand	3,813.14	5,093.16	Deposits subject to check.	35,234.03	37,524.24
Checks and cash items	.....	55.15	Cashier's checks	415.00	225.00
			Time certificates	61,027.89	73,746.34
Totals	$120,121.62	$130,430.27	Totals	$120,121.62	$130,430.27

HOUSTON STATE BANK.

J. C. KELLY, President; C. J. SWENSON, Vice President; K. T. THOMPSON, Cashier. Directors—J. C. Kelly, Thos. Rowland, E. J. Kingsley, N. A. Redding, C. J. Swenson, A. E. Johnson, all of Houston.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$387,135.12	$379,748.32	Capital stock	$25,000.00	$25,000.00
Overdrafts	225.80	252.86	Surplus	15,000.00	15,000.00
Bonds and securities	4,000.00	4,000.00	Undivided profits, net	7,588.00	9,647.18
Bkg. house, furn. and fix.	9,000.00	9,000.00	Deposits subject to check.	74,391.84	64,582.43
Due from banks	84,030.46	82,430.51	Time certificates	370,424.42	369,991.55
Cash on hand	7,913.41	8,373 26			
Checks and cash items	99.47	416.21			
Totals	$492,404.26	$484,221.16	Totals	$492,404.26	$484,221.16

HOLLAND STATE BANK.

EMIL BOEHMKE, President; FRANK JUDEVINE, Vice President; GUS BOEHMKE, Cashier. Directors—Emil Boehmke, of Remsen, Iowa; Henry Nissen, Henry Heersema, Frank Judevine, Gus Boehmke, all of Holland.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$157,300.91	$176,025.01	Capital stock	$10,000.00	$10,000.00
Overdrafts	937 51	893.70	Surplus	10,000.00	10,000.00
Bkg. house, furn. and fix.	6,350.00	6,385.00	Undivided profits, net	1,455.46	1,717.94
Due from banks	7,773.61	7,689.84	Notes rediscounted and bills payable	9,000 00	6,000.00
Cash on hand	2,990.44	4,576.06	Deposits subject to check.	47,442.45	47,010.49
Checks and cash items	46.11	69.19	Cashier's checks	2,189.71	1,468.54
			Time certificates	95,310.96	119,441.83
Totals	$175,398.58	$195,638.80	Totals	$175,398.58	$195,638.80

STATE BANK OF ERSKINE.

G. K. ESPESETH, President; T. K. BERGE, Vice President; THEO. NELSON, Cashier. Directors—O. T. Rovang, G. K. Espeseth, T. K. Berge, John Clementsen, A. J. Haugen, all of Erskine.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$199,008.82	$227,596.34	Capital stock	$10,000.00	$10,000.00
Overdrafts	833.77	181.70	Surplus	5,000.00	7,000.00
Bkg. house, furn. and fix.	4,500.00	4,500 00	Undivided profits, net	737.85	1,507.78
Due from banks	13,262.87	17,635 69	Deposits subject to check.	45,692 17	62,284.30
Cash on hand	3,604.14	6,239.07	Cashier's checks	2,797.91	4,910.74
Checks and cash items	.....	1,302.98	Time certificates	156,981.67	171,752.96
Totals	$221,209.60	$257,455.78	Totals	$221,209.60	$257,455.78

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CITIZENS STATE BANK OF TWIN VALLEY.

C. J. LOFGREN, President; O. H. KLEMETSRUD, Vice President; M. E. DAHL, Cashier. Directors—C. J. Lofgren, of Ada; O. H. Klemetsrud, M. E. Dahl, both of Twin Valley; C. M. Sprague, F. W. Sprague, both of Sauk Center.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$148,164.51	$143,703.60	Capital stock	$10,000.00	$10,000.00
Overdrafts	615.36	544.23	Surplus	10,000.00	10,000.00
Bkg. house, furn. and fix.	5,590.10	5,607.40	Undivided profits, net	1,429.84	3,229.91
Due from banks	6,159.26	10,185.28	Deposits subject to check.	36,516.42	28,294.51
Cash on hand	2,602 85	3,262.94	Cashier's checks	544.21	403.35
Checks and cash items	344.52	425.19	Due to banks	293.28	.....
			Savings deposits	.....	228 22
			Time certificates	104,692.85	111,572.65
Totals	$163,476.60	$163,728.64	Totals	$163,476.60	$163,728.64

STATE BANK OF HAWLEY.

L. LAMBERSON, President; HANS HUSHFELDT, Vice President; H. P. GUNDERSON, Cashier. Directors—L. Lamberson, of Warren; O. Olson, of Minneapolis; Hans Rushfeldt, Emil T. Thysell, H. P. Gunderson, all of Hawley.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$310,434.47	$333,269.59	Capital stock	$30,000.00	$30,000.00
Overdrafts	313.96	309.99	Surplus	10,000.00	10,000.00
Bonds and securities	980.00	980.00	Undivided profits, net	9,847.09	13,980.94
Bkg. house, furn. and fix.	4,000.00	4,000.00	Deposits subject to check.	86,210.07	88,139.87
Other real estate	432 50	288 50	Demand certificates	16 75	16 75
Due from banks	48,565.48	69,359.96	Cashier's checks	4,448.46	1,933.34
Cash on hand	8,547.11	8,115.68	Time certificates	232,815.30	272,518.01
Checks and cash items	64.15	265.19			
Totals	$373,337.67	$416,588.91	Totals	$373,337.67	$416,588.91

STATE BANK OF MONTROSE.

H. C. BULL, President; L. F. MILLER, Vice President; E. W. SWANSON, Cashier. Directors—H. C. Bull, C. R. Peterson, Frank Swanson, S. J. Swanson, all of Cokato; L. F. Miller, of Montrose.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$104,254.97	$114,421.83	Capital stock	$10,000.00	$10,000.00
Overdrafts	129.11	4.25	Surplus	2,000.00	2,000 00
Bonds and securities	680.00	.....	Undivided profits, net	.....	50.98
Bkg. house, furn. and fix.	4,555.00	5,000 00	Dividends unpaid	28 00	400.00
Due from banks	13,517 52	24,085.15	Deposits subject to check.	22,187.04	22,286.86
Cash on hand	8,123.88	5,829.78	Cashier's checks	257.00	1,240.00
Checks and cash items	67.14	.....	Due to banks	2,000.00	2,000.00
Paid out for expenses, etc., in excess of earnings	229.46	.....	Time certificates	95,085.04	111,363.17
Totals	$131,557.08	$149,341.01	Totals	$131,557.08	$149,341.01

FIRST STATE BANK OF HEWITT.

A. M. SCHANKE, President: A. F. ZOSEL Vice President; L. H. COLSON, Cashier. Directors—A. M. Schanke, of Mason City, Iowa; A. F. Zosel, of Wadena; L. H. Colson, A. H. Sharp, Adam Blair, all of Hewitt.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30. '16
Loans and discounts	$77,726.63	$86,069.92	Capital stock	$15,000.00	$15,000.00
Overdrafts	252.21	128.66	Surplus	3,000 00	3,500.00
Bkg. house, furn. and fix.	5,180 00	5,750.00	Undivided profits, net	793.49	953.97
Other real estate	6.497.07	5,737.05	Notes rediscounted and bills payable	.....	10,000.00
Due from banks	3,200.01	8,073 05	Deposits subject to check.	32,742.02	32,795.81
Cash on hand	4,283.03	3,792.10	Certified checks	.....	850.00
Checks and cash items	.....	304.84	Cashier's checks	598.05	316.50
			Savings deposits	.....	1,543.47
			Time certificates	44,943 79	44,895.87
			Other liabilities	61.60	.....
Totals	$97,138.95	$109,855.62	Totals	$97,138.95	$109,855.62

FIRST STATE BANK OF DUMONT.

W. H. ZEIHER, President; J. HEIDELBERGER, Vice President; OLE D. FUGLIE, Cashier. Directors—W H Zeiher, Ole D. Fuglie, M. W. Zeiher, all of Dumont; M. H. Zempel, J. Heidelberger, both of Wheaton.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$107,790.51	$112,698.12	Capital stock	$10,000.00	$10,000.00
Overdrafts	1,065.48	794.91	Surplus	8,000.00	10,000.00
Bkg. house, furn. and fix.	5,469.00	5,300.00	Notes rediscounted and bills payable	5,000.00	8,080.00
Due from banks	4,642.44	7,681.88	Deposits subject to check.	37,443.54	35,774.06
Cash on hand	2,557.25	1,368 45	Cashier's checks	847.81	514.47
Checks and cash items	271.83	512 99	Savings deposits	24.82	8 94
Paid out for expenses, etc., in excess of earnings	863.60	1,274.95	Time certificates	61,343.94	65,253.83
Totals	$122,660.11	$129,631.30	Totals	$122,660.11	$129,631.30

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STATE BANK OF FOLEY.

G. J. PARENT, President; LUDGER E. FOUQUETTE, Vice President; L. WISNIEWSKI, Cashier. Directors—G. J. Parent, of Parent; Ludger E. Fouquette, L. Wisniewski, both of Foley.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$235,800.43	$272,342.24	Capital stock	$25,000.00	$25,000.00
Overdrafts	1,268.88	1,360.66	Surplus	12,000.00	15,000.00
Bkg. house, furn. and fix.	16,500.00	16,500.00	Undivided profits, net	2,030.02	1,819.90
Other real estate	1,824.98	.....	Deposits subject to check.	60,202.00	71,401.97
Due from banks	11,440.32	28,018 94	Cashier's checks	812.61	2,368.20
Cash on hand	6,195 74	6,984.54	Due to banks	4,009 10	4,615.15
Checks and cash items	1,476.36	5,628.65	Savings deposits	27,945.86	37,839 53
			Time certificates	142,507.12	172,790.28
Totals	$274,506.71	$330,835.03	Totals	$274,506.71	$330,835.03

MERCHANTS STATE BANK OF LEWISVILLE.

JAMES LEWIS, President; T. N. MARSDEN, Vice President; ADOLPH SUCKER, Cashier. Directors—James Lewis, T. N. Marsden, E. H. Geistfeld, Adolph Sucker, Frank Dewar, all of Lewisville.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$132,680.56	$131,029.98	Capital stock	$20,000.00	$20,000.00
Overdrafts	135.03	45.04	Surplus	2,000.00	2,800.00
Bkg. house, furn. and fix.	4,700.00	4,700.00	Undivided profits, net	1,649.66	1,648.91
Due from banks	20,433.13	24,824.95	Deposits subject to check.	36,059.23	48,146.61
Cash on hand	6,315.23	7,254.93	Cashier's checks	2.345.93	1,856.30
Checks and cash items	56 75	.....	Time certificates	102,265.88	93,403.08
Totals	$164,320.70	$167,854.90	Totals	$164,320.70	$167,854.90

OSTRANDER STATE BANK.

O. P. HADLAND, President; J. J. HILLESTAD, Vice President; OTIS SKOGSTAD, Cashier. Directors—O. P. Hadland, L. H. Norgaarden, both of Spring Valley; J. J. Hillestad, H. A. Skaarberg, Otis Skogstad, all of Ostrander.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$97,535.50	$95,720.03	Capital stock	$10,000.00	$10.000.00
Overdrafts	928 60	282 99	Surplus	3,500.00	4.000.00
Bonds and securities	1,510.00	510.00	Undivided profits, net	308.39	1,273.55
Bkg. house, furn. and fix.	3,895.00	3,895.00	Dividends unpaid	40.00	15.00
Other real estate	.....	1,367.89	Deposits subject to check.	60,794.16	35,766.69
Due from banks	44,684.43	23,605.25	Time certificates	80,084.72	78,824.30
Cash on hand	6,134.69	4,478.04			
Checks and cash items	.....	20 34			
Other resources	39 05	.....			
Totals	$154,727.27	$129,879.54	Totals	$154,727.27	$129,879.54

FOREST LAKE STATE BANK.

J. W. HOULE, President; W. J. REGAN, Vice President; J. F. MILLARD, Vice President; O. STRUBLE, Cashier. Directors—J. W. Houle, O. Struble, E. M. Houle, all of Forest Lake; W. J. Regan, of St. Paul; J. F. Millard, of Willmar.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$89,714.43	$85,612.15	Capital stock	$10,000.00	$10.000.00
Overdrafts	288.25	43 50	Surplus	10,000 00	10.000 00
Bkg. house, furn. and fix.	6,200.00	6,200.00	Undivided profits, net	1,069.93	1,538.48
Other real estate	3,823.48	9,202.82	Notes rediscounted and bills payable	8,000.00	5,000.00
Due from banks	1,826.86	9,978.89	Deposits subject to check.	27,674.70	31,394.60
Cash on hand	4,057.69	4,671.79	Cashier's checks	770.00	554.13
Checks and cash items	179.12	643.45	Savings deposits	16,771.45	27,825.05
			Time certificates	31,803.75	30,040.34
Totals	$106,089.83	$116,352.60	Totals	$106,089.83	$116,352.60

FIRST STATE BANK OF MOORHEAD.

M. T. WEUM, President; JOHN OBERG, Vice President; S. O. WESTBERG, Cashier. Directors—M. T. Weum, S. O. Westberg, O. E. Flaten, Nels N. Melvey, all of Moorhead; John Oberg, of Kragnes; Jorgen Jensen, of Glyndon; Ralph Pedersen, of St. Paul.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$233,069.26	$274,723.50	Capital stock	$25.000 00	$60,000.00
Overdrafts	85 83	611.53	Surplus	15,000.00	15.000.00
Bonds and securities	547.71	581.73	Undivided profits, net	145.77	3,276.81
Bkg. house, furn. and fix.	3,400.00	3,200.00	Notes rediscounted and bills payable	10,570.00	43,755.00
Other real estate	5 420.00	6.780.00	Deposits subject to check.	129,516.75	106,478.26
Due from banks	27.882 23	18.369.91	Certified checks	150.00	400.00
Cash on hand	10.473.30	7,649.02	Cashier's checks	899 87	812.41
Checks and cash items	2,187.07	2,355.71	Due to banks	1.863 80	2,057.16
			Savings deposits	15.688.36	10,991 63
			Time certificates	84,230.85	71,500.73
Totals	$283,065.40	$314,271.40	Totals	$283,065.40	$314,271.40

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CLARISSA STATE BANK.

CHAS. BRADFORD, President; L. LAUGESON, Vice President; L. D. THAYER, Cashier. Directors—Chas. Bradford, G. R. Wedgewood, both of Monticello; L. Laugeson, J. L. Ramstad, L. D. Thayer, all of Clarissa.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$163,201.45	$138,089.23	Capital stock	$20,000.00	$20,000.00
Overdrafts	110.89	180.81	Surplus	4,000.00	6,000.00
Bkg. house, furn. and fix.	7,515.20	7,852.47	Undivided profits, net	59.34	682.87
Due from banks	1,842.11	6,139.43	Notes rediscounted and bills payable	5,000.00	5,000.00
Cash on hand	3,561 55	4,967.89	Deposits subject to check.	36,279.91	32,816.99
Checks and cash items	240.67	935.23	Demand certificates	7,294.62	4,812.67
			Time certificates	103,838.00	88,852.53
Totals	$176,471.87	$158,165.06	Totals	$176,471.87	$158,165.06

RUSHMORE STATE BANK.

S. B. BEDFORD, President; EDWIN BRICKSON, Vice President; J. B. LUDLOW, Cashier. Directors—S. B. Bedford, J. B. Ludlow, S. T. Wood, H. Ivers, all of Rushmore; Edwin Brickson, of Adrian.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$204,480.21	$197,987.15	Capital stock	$20,000.00	$20,000.00
Overdrafts	1,073.19	922.84	Surplus	12,000 00	15,000.00
Bkg. house, furn. and fix.	2,200.00	2,000.00	Undivided profits, net	2,002.56	356.15
Other real estate	4,400.00	4,400.00	Notes rediscounted and bills payable	.....	5,000.00
Due from banks	7,386.74	13,195.97	Deposits subject to check.	45,615.01	40,966.69
Cash on hand	4,994.05	2,764.73	Cashier's checks	250.60	270.07
Checks and cash items	1.50	4,25	Savings deposits	.....	1,973.23
			Time certificates	143,167.52	136,208.80
			Other liabilities	1,500.00	1,500.00
Totals	$224,535.69	$221,274.94	Totals	$224,535.69	$221,274.94

FIRST STATE BANK OF NORTHOME.

W. E. FEENEY, President; E. F. COWAN, Vice President; J. E. COWAN, Cashier. Directors—W. E. Feeney, of Maple Lake; E. F. Cowan, J. E. Cowan, both of Northome.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$49,285.27	$41,623.11	Capital stock	$10,000.00	$10,000.00
Overdrafts	184.98	11.67	Surplus	2,000.00	2,000.00
Bonds and securities	9,889.31	15,756.54	Undivided profits, net	2,600.19	1,431.49
Bkg. house, furn. and fix.	3,457.99	3,457.99	Deposits subject to check.	34,157.89	35,646 40
Other real estate	5,709.82	5,571.14	Cashier's checks	1,924.68	1,231.38
Due from banks	4,341.18	11,700.55	Time certificates	23,832.18	29,699 42
Cash on hand	1,067.04	1,498.34			
Checks and cash items	505.23	389.35			
Other resources	74.12	.....			
Totals	$74,514.94	$80,008.69	Totals	$74,514.94	$80,008.69

CLINTON STATE BANK.

H. F. THOMPSON, President; OLAI STEEN, Vice President; F. S. HANSON, Cashier. Directors—H. F. Thompson, of Minneapolis; Olai Steen, F. S. Hanson, J. D. Ross, S. P. Steen, all of Clinton.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$111,669.58	$130,853.66	Capital stock	$15,000.00	$15,000.00
Overdrafts	207.95	585.29	Surplus	5,000.00	6,000.00
Bkg. house, furn. and fix.	5,500.00	5,500.00	Undivided profits, net	974.82	1,317.30
Other real estate	.....	1,847.26	Notes rediscounted and bills payable	4,000.00	8,000.00
Due from banks	6,788.55	8,539.44	Deposits subject to check.	28,360.28	31,173.13
Cash on hand	4,381.69	3,389 89	Cashier's checks	257 60	269.87
Checks and cash items	.....	5.73	Time certificates	74,977.07	89,007.97
Other resources	22.00	47.00			
Totals	$128,569.77	$150,768.27	Totals	$128,569.77	$150,768.27

PEOPLES STATE BANK OF BUTTERFIELD.

B. REMPEL, President; JOHN HEPPNER, Vice President; J. KOLLER, Cashier. Directors—B. Rempel, John Heppner, D. G. Penner, all of Butterfield.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$63,580.81	$66,368.80	Capital stock	$10,000.00	$10,000.00
Overdrafts	185.40	741.87	Surplus	3,200.00	3,500.00
Bonds and securities	1,260 00	260.00	Undivided profits, net	941.08	626.65
Bkg. house, furn. and fix.	1,400.00	1,300.00	Notes rediscounted and bills payable	.....	2,400.00
Other real estate	1,275.00	1,200.00	Deposits subject to check.	28,012 17	25,906.82
Due from banks	10,307 29	6,192.92	Cashier's checks	980.70	3,382.24
Cash on hand	2,675.10	3,122.34	Time certificates	37,682.62	34,618.52
Checks and cash items	117 97	1,248.30			
Other resources	15.00	.....			
Totals	$80,816.57	$80,434.23	Totals	$80,816.57	$80,434.23

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STATE BANK OF DARFUR.

W. P. REMPEL, President; DIEDRICH HEPPNER, Vice President; THEO. ENGLIN, Cashier. Directors—W. P. Dempel, of Minneapolis; Diedrich Heppner, Frank Balzer, Charles W. Stark, all of Mountain Lake; M. H. Hammond, of St. James; Charley Elg, of Comfrey; Theo. Englin, of Darfur.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$113,352.81	$123,428.95	Capital stock	$10,000.00	$10,000.00
Overdrafts	138.52	171.04	Surplus	4,000.00	5,000.00
Bkg. house, furn. and fix.	1,500.00	1,400.00	Undivided profits, net	123.48	757.79
Other real estate	600.00	.....	Deposits subject to check.	42,600.87	35,741.93
Due from banks	22,161.33	11,321.54	Cashier's checks	100.00	692.50
Cash on hand	3,549.31	3,767.74	Time certificates	84,503.78	87,900.51
Checks and cash items	26.16	3.46			
Totals	$141,328.13	$140,092.73	Totals	$141,328.13	$140,092.73

SECURITY STATE BANK OF BENSON.

M. HOBAN, President; A. J. HOILAND, Vice President; C. L. SCOFIELD, Vice President; JULIUS THORSON, Cashier. Directors—M. Hoban, C. L. Scofield, A. J. Holland, Julius Thorson, all of Benson; D. F. McDermott, of Clontarf; James McQuaid, of DeGraff.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$306,643.08	$299,490.59	Capital stock	$25,000.00	$25,000.00
Overdrafts	3,920.01	.....	Surplus	25,000.00	25,000.00
Bonds and securities	10,888.68	10,471.15	Undivided profits, net	.....	142.70
Bkg. house, furn. and fix.	2,500.00	2,000.00	Deposits subject to check.	59,082.69	52,558.78
Other real estate	9,142.22	7,000.00	Cashier's checks	2,873 48	890.42
Due from banks	41,841.30	48,083.18	Due to banks	39,899.26	22,600.66
Cash on hand	9,718.47	8,561 80	Savings deposits	13,881.61	14,919.11
Checks and cash items	1,162.27	1,732.31	Time certificates	220,715.38	236,227.36
Paid out for expenses, etc., in excess of earnings	636.39	.....			
Totals	$386,452.42	$377,339.03	Totals	$386,452.42	$377,339.03

STATE BANK OF PARKERS PRAIRIE.

JOHN P. POST, President; EMIL J. SANDEEN, Vice President; C. H. DAHLSTROM, Cashier. Directors—Peter Manderfeld, of St. Paul; J. F. Thoreen, R. G. Thoreen, Emil J. Sandeen, all of Stillwater; John P. Post, of Parkers Prairie.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$128,785.56	$130,865.83	Capital stock	$15,000.00	$15,000.00
Overdrafts	1,827.38	393.80	Surplus	3,000.00	3,000.00
Bkg. house, furn. and fix.	6,300.00	6,100 00	Undivided profits, net	962.26	.....
Other real estate	.....	2,620.76	Notes rediscounted and bills payable	3,000.00	.....
Due from banks	3,571.36	11,299 29	Deposits subject to check.	17,955.03	26,962.65
Cash on hand	5,615.98	2,267.75	Cashier's checks	815.00	443.05
Checks and cash items	627.70	2,489.78	Savings deposits	3,288.83	3,759.84
Paid out for expenses, etc., in excess of earnings	.....	1,620.18	Time certificates	102,706.86	108,491 85
Totals	$146,727.98	$157,657.39	Totals	$146,727.98	$157,657.39

NICOLLET STATE BANK.

ED. H. OLSON, President; JOHN C. ZINS, Vice President; ED. C. JOHANNES, Cashier. Directors—Ed. H. Olson, of Minneapolis; John C. Zins, Henry Enter, Jos. F. Ritz, Martin J. Frey, Ed. C. Johannes, all of Nicollet.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$192,438.30	$212,667 15	Capital stock	$15,000.00	$15,000.00
Overdrafts	540.49	641.89	Surplus	7,500.00	10,000.00
Bonds and securities	7,000.00	7,520.00	Undivided profits, net	2,913.10	3,118.10
Bkg. house, furn. and fix.	2,868.00	2,500.00	Deposits subject to check.	64,975 32	64,863.78
Other real etsate	.....	2,800.00	Cashier's checks	1,512 05	2,136.96
Due from banks	39,420 04	24,839.33	Time certificates	157,692.95	162,877.17
Cash on hand	7,099 38	7,027.64			
Checks and cash items	188.21	.....			
Other resources	39.00	.....			
Totals	$249,593.42	$257,996.01	Totals	$249,593.42	$257,996.01

FARMERS STATE BANK OF ST. BONIFACIUS, INCORPORATED.

M. H. HEGERLE, President; J. V. HEGERLE, Cashier. Directors—M. H. Hegerle, J. V. Hegerle, Florence R. Gothmann, all of St. Bonifacius.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$180,488.19	$187,413.48	Capital stock	$10,000.00	$20,000 00
Overdrafts	715.60	1,614.59	Surplus	7,000.00	5,000.00
Bonds and securities	1,400.00	1,400.00	Undivided profits, net	1,683.21	6.66
Bkg. house, furn. and fix.	6,599.27	6,599.27	Notes rediscounted and bills payable	4,000 00	7,000.00
Other real estate	9,707.36	6,187 76	Deposits subject to check.	29,274.83	27,133 42
Due from banks	3,092 94	2,121.65	Cashier's checks	1,744.37	1,490.00
Cash on hand	7,180.87	7,763.12	Savings deposits	6,897.88	7,594.35
Checks and cash items	23.89	553.73	Time certificates	148,608.83	145,429.17
Totals	$209,208.12	$213,653.60	Totals	$209,208.12	$213,653.60

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CITIZENS STATE BANK OF WABASSO.

WM. G. FRANK, President; N. J. FRANTA, Vice President; PAUL A. CALLAGHAN, Cashier. Directors—Wm. G Frank, Geo. P. Forster, both of Springfield; N. J. Franta, Geo. Goblirsch, A. J. Weldon, all of Wabasso; John Arends, Herman Kumerow, both of Lamberton.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$253,179.04	$255,875.78	Capital stock	$25,000.00	$25,000.00
Overdrafts	971.03	300 16	Surplus	5,000.00	5,000 00
Bkg house, furn. and fix.	7,037.75	7,557.40	Undivided profits, net	2,964.35	2,591.65
Other real estate	.....	1,194.20	Deposits subject to check.	63,952.84	74,068.06
Due from banks	18,078.26	31,534.25	Cashier's checks	6,211.40	9,286.69
Cash on hand	9,703.48	10,169.15	Time certificates	186,240.73	191,097.44
Checks and cash items	100.00	162.33			
Other resources	299 76	250.57			
Totals	$289,369.32	$307,043.84	Totals	$289,369.32	$307,043.84

STATE BANK OF MORA.

C. E. WILLIAMS, President; ANDREW LARSON, Vice President; C. OSCAR PETERSON, Cashier. Directors—Peter Manderfeld, of St. Paul; C. E. Williams, Andrew Larson, H. M. Halvorson, C. Oscar Peterson, all of Mora.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$216,630.61	$225,349.77	Capital stock	$15,000.00	$15,000.00
Overdrafts	475.64	1,777 41	Surplus	5,000.00	5,000 00
Bkg. house, furn. and fix.	6,000.00	6,000.00	Undivided profits, net	3,490.64	27.05
Due from banks	5,482.70	17,853.31	Notes rediscounted and bills payable	2,000.00	8,000.00
Cash on hand	7,681.18	9,264.09	Deposits subject to check.	59,556.77	70,162.81
Checks and cash items	451.54	1,629.89	Cashier's checks	7,596.40	6,150.81
			Due to banks	.....	1,984.85
			Time certificates	144,077.86	155,548.95
Totals	$236,721.67	$261,874.47	Totals	$236,721.67	$261,874.47

STATE BANK OF COLOGNE.

HENRY L SIMONS, President; L. J. DOLS, Vice President; GEO. J. BELL, Cashier. Directors—Henry L. Simons, of Glencoe; Henry Mattfeld, Peter Jorissen, C. J. Meuleners, John Knotz, L. J. Dols, Geo. J. Bell, all of Cologne.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$324,758.89	$303,224.22	Capital stock	$65,000.00	$65,000.00
Overdrafts	1,069 32	1,250.41	Surplus	13,000.00	13,000.00
Bonds and securities	10,000.00	.....	Undivided profits, net	1,010.72	1,432.53
Bkg. house, furn. and fix.	7,421.22	7,421.22	Dividends unpaid	2,440.00	2,240.00
Other real estate	7,233.23	7,233:23	Deposits subject to check.	59,693.96	64,783.73
Due from banks	24,367.25	15,361.47	Demand certificates	5,694.33	5,811.76
Cash on hand	8,465.41	4,698.99	Savings deposits	32,694.37	9,104 36
Checks and cash items	165.62	934 55	Time certificates	203,947 56	178,751.71
Totals	$383,480.94	$340,124 09	Totals	$383,480.94	$340,124.09

FIRST STATE BANK OF DOVER.

A. W. STINCHFIELD, President; R. A. JOHNSON, Vice President; E. E. RANK, Cashier. Directors—A. W. Stinchfield, Wm. Coulson, both of Rochester; R. A. Johnson, E. C. Johnson, both of St. Charles; E. E Rank, H Brown, J. G. Bush, all of Dover.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$188,914.33	$208,768.55	Capital stock	$10,000.00	$10,000 00
Overdrafts	195.72	6.46	Surplus	10,000.00	10,000.00
Bonds and securities	1,600.00	1,400.00	Undivided profits, net	2,393.84	2,490.50
Bkg. house, furn. and fix.	4,100.00	3,800.00	Dividends unpaid	30.00	60.00
Due from banks	49,456 01	17,921.42	Deposits subject to check.	83,180.99	67,976.48
Cash on hand	5,276.99	5,087.33	Time certificates	143,938.22	146,456.78
Totals	$249,543.05	$236,983.76	Totals	$249,543.05	$236,983.76

SECURITY STATE BANK OF ST. JAMES.

W. P. REMPEL, President; WM. OETTING, Vice President. Directors—W. P. Rempel, of Minneapolis; Wm. Oetting, Marion Clark, Fred H. Schweppe, all of St. James; David Rempel, of Mountain Lake.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$205,664.15	$219,830.30	Capital stock	$50,000.00	$50,000.00
Overdrafts	329.33	694.25	Surplus	10,000.00	10,000.00
Bonds and securities	2,000 00	2,000.00	Undivided profits, net	.....	1,442.09
Bkg. house. furn. and fix.	1,500.00	1,500.00	Deposits subject to check.	81,371.81	72,832.54
Due from banks	20,866 84	18,876.57	Time certificates	94,797.35	120,036.86
Cash on hand	4,666.79	7,259.90			
Checks and cash items	1,055.07	4,150.47			
Paid out for expenses, etc, in excess of earnings	86.98	.....			
Totals	$236,169.16	$254,311.49	Totals	$236,169.16	$254,311.49

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FARMERS AND MERCHANTS STATE BANK OF ROSEAU.

D. E. TAWNEY, President; A. H. FOSS, Vice President; CARL VON ROHR, Cashier. Directors—D. E. Tawney, P. E. Baumgartner, both of Winona; C. A. Boalt, of St. Paul; A. H. Foss, G. M. Stebbins, both of Roseau.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$119,135.42	$139,865 80	Capital stock	$25,000.00	$25,000.00
Overdrafts	244.81	119.77	Surplus	5,000.00	5,000.00
Bonds and securities	17,069.82	9,303.84	Undivided profits, net	2,952.25	4,301.87
Bkg. house, furn. and fix.	3,200.00	2,382.35	Notes rediscounted and bills payable	4,000.00	.....
Other real estate	2,936.05	8,005.99	Deposits subject to check.	39,726 08	50,986.74
Due from banks	33,630.37	17,666.76	Cashier's checks	36,861.73	1,606.74
Cash on hand	4,011.87	2,745.71	Savings deposits	.....	619.28
Checks and cash items	1,080.71	1,415.27	Time certificates	67,768 99	93,990.86
Totals	$181,309.05	$181,505.49	Totals	$181,309.05	$181,505.49

STATE BANK OF CLARKS GROVE.

ALFRED CHRISTOPHERSON, President; JOHN C. JOHNSON, Vice President; CHARLES E. PAULSON, Cashier Directors—Alfred Christopherson, Charles E. Paulson, both of Albert Lea; John C. Johnson, Paul Hanson, J. P. Larson, all of Clarks Grove.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$115,046.33	$129,665.86	Capital stock	$10,000.00	$10,000.00
Overdrafts	389.39	57.79	Surplus	10,000.00	10,000.00
Bkg. house, furn. and fix.	4,350.00	4,060 00	Undivided profits, net	2,376.49	2,945.75
Due from banks	26,753.39	5,456.67	Deposits subject to check.	47,620.43	40,362 12
Cash on hand	2,686.86	3,050.09	Cashier's checks	2,938.53	1,677.61
Checks and cash items	102.20	14.71	Savings deposits	.....	1,519.50
			Time certificates	76,392.72	75,800.14
Totals	$149,328.17	$142,305.12	Totals	$149,328.17	$142,305.12

FIRST STATE BANK OF SEBEKA.

W. D. MERICKEL, President; A. J. MERICKEL, Vice President; W. R. KLEVEN, Cashier. Directors—W. D. Merickel, of Riverside, Cal.; A. J. Merickel, of Wadena; W. R. Kleven, D. A. Nutting, E. E. Kleven, all of Sebeka.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$133,422 33	$168,173.09	Capital stock	$10,000.00	$10,000.00
Overdrafts	642.52	1,209.26	Surplus	10,000 00	10,000.00
Bkg. house, furn. and fix.	5,933.73	5,505.73	Undivided profits, net	1,769.83	2,520.05
Due from banks	11,425.85	19,307.03	Notes rediscounted and bills payable	17,500.00	15,000.00
Cash on hand	5,885.72	3,044.36	Deposits subject to check.	53,786 93	72,398.18
Checks and cash items	2,550.40	857.15	Cashier's checks	6,177.91	10,015.88
			Time certificates	60,625.88	78,162.51
Totals	$159,860.55	$198,096.62	Totals	$159,860 55	$198,096.62

FIRST STATE BANK OF MONTGOMERY.

JOHN SHEEHY, President; F. H. WELLCOME, Vice President; D. A. HANLON, Vice President; W. F. GILLES, Cashier. Directors—John Sheehy, Frank M. Pexa, D. A. Hanlon, Frank J. Kotek, Peter H. Schweitzer, W. F. Gilles, all of Montgomery; F. H. Wellcome, of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$105,961.17	$122,659.05	Capital stock	$15,000.00	$15,000.00
Overdrafts	13.20	63.35	Surplus	5,000.00	5,000.00
Bonds and securities	11,500 00	11,500.00	Undivided profits, net	2,546.73	2,307.07
Bkg. house, furn. and fix.	2,200.00	2,000.00	Deposits subject to check.	42,217.89	45,113.41
Due from banks	8,101.83	15,281 10	Savings deposits	.....	239 37
Cash on hand	8,162.19	4,448.71	Time certificates	70,022.32	87,859.11
Checks and cash items	848.55	1,566.75	Other liabilities	2,000.00	2,000.00
Totals	$136,786.94	$157,518.96	Totals	$136,786.94	$157,518.96

FIRST STATE BANK OF NEW YORK MILLS.

J. W. JACOBSON, President; FELIX NYLUND, Vice President; EDWARD T. OLSSON, Cashier. Directors—J. W. Jacobson, Felix Nylund, Edward Larson, John G. Coulter, all of New York Mills.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$132,700.17	$133,629.76	Capital stock	$10,000.00	$10,000.00
Overdrafts	56.27	497.30	Surplus	8,000.00	8,000.00
Bonds and securities	1,000.00	1,000 00	Undivided profits, net	35 88	1,070.00
Bkg. house, furn. and fix.	7,000.00	7,000 00	Notes rediscounted and bills payable	.....	22,500.00
Due from banks	5,517.56	6,628.08	Deposits subject to check.	46,162.75	40,728.47
Cash on hand	4,269.19	4,536.15	Cashier's checks	5,471.12	4,456.47
Checks and cash items	56.71	.....	Time certificates	80,930.15	66,536.35
Totals	$150,599.90	$153,291.29	Totals	$150,599.90	$153,291.29

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STATE BANK OF BARNUM.

H. C. HANSON, President; I. C. HANSON, Vice President; F. E. BAUER, Cashier. Directors—H. C. Hanson, I. C. Hanson, F. E. Bauer, all of Barnum.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$99,371.93	$115,221.71	Capital stock	$12,000.00	$12,000.00
Overdrafts	62.24	426.80	Surplus	3,000.00	3,000.00
Bkg. house, furn. and fix.	5,500 00	5,600.00	Undivided profits, net	439 39	1,827.48
Other real estate	783.10	1,983.10	Deposits subject to check.	32,632.09	47,400.55
Due from banks	7,452.27	14,502.87	Demand certificates	20.00	.....
Cash on hand	4,159.88	3,396.95	Cashier's checks	1,141.98	1,762.90
Checks and cash items	1,203.83	194.20	Due to banks	1,079.00	1,097.00
Other resources	700.78	608.94	Savings deposits	3,460.29	3,319.34
			Time certificates	65,411.21	71,477.92
			Other liabilities	50 07	49.38
Totals	$119,234.03	$141,934.57	Totals	$119,234.03	$141,934.57

MERCHANTS STATE BANK OF ST. HILAIRE.

C. L. HANSEN, President; DANIEL PATTERSON, Vice President; B. E. BURKEE, Cashier. Directors—C. L. Hansen, of Thief River Falls; A. D. Stephens, of Crookston; Daniel Patterson, Leonard Holmes, B. E. Burkee, all of St. Hilaire.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$144,361.12	$151,944.08	Capital stock	$10,000.00	$10,000.00
Overdrafts	362.97	212.05	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	4,000.00	4,000.00	Undivided profits, net	936.36	512.44
Other real estate	1,600.00	1,600.00	Deposits subject to check.	42,411.90	33,316.05
Due from banks	27,983.24	20,679.90	Demand certificates	2,270.35	866.39
Cash on hand	6,181 98	5,015.45	Time certificates	127,891.22	137,553.05
Checks and cash items	1,020.52	796.45			
Totals	$185,509.83	$184,247.93	Totals	$185,509.83	$184,247.93

CITIZENS STATE BANK OF THIEF RIVER FALLS.

OLAF RAMSTAD, President; LOUIS HANSON, Vice President; A. M. LASGSETH, Vice President; T. L. MELGAARD, Cashier. Directors—T. L. Melgaard, Olaf Ramstad, C. W. Vorachek, Rasmus Oen, Chris Amundson, A. M Langseth, all of Thief River Falls, Louis Hanson, of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$372,587 26	$460,712 35	Capital stock	$50,000.00	$50,000.00
Overdrafts	131.71	46.60	Surplus	10,000.00	10,000.00
Bkg. house, furn. and fix.	23,756.52	24,000.00	Undivided profits, net	344.48	667.84
Other real estate	5,280.00	5,280.00	Notes rediscounted and bills payable	.....	25,000.00
Due from banks	66,172.21	29,088.81	Deposits subject to check.	156,594.20	129,806.28
Cash on hand	11,579.22	12,199.33	Demand certificates	2,025.92	7,234.37
Checks and cash items	2,730.86	1,857.66	Certified checks	30.00	.....
			Cashier's checks	8,262 52	6,881 67
			Due to banks	19,618.01	20,416.97
			Savings deposits	9,010.01	12,030.20
			Time certificates	226,352.64	271,147.42
Totals	$482,237.78	$533,184.75	Totals	$482,237.78	$533,184.75

STATE BANK OF FOXHOME.

A. BRANDENBERG, President; JOHN H. EHLERT, Vice President; JAS. S. JENSEN, Cashier. Directors—N. F. Field, A. Brandenberg, A. H. Denniston, C. W. Kaddatz, all of Fergus Falls; M. O'Rourk, John H. Ehlert, J. S. Jensen, all of Foxhome.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$56,617.30	$54,876.00	Capital stock	$10,000.00	$10,000.00
Overdrafts	288.93	55.07	Surplus	6,000.00	6,000.00
Bonds and securities	.....	224.01	Undivided profits, net	1,975.32	1,620.02
Bkg. house, furn. and fix.	3,540.75	3,535 75	Deposits subject to check.	26,562.46	29,608 62
Due from banks	6,802.21	7,162.23	Cashier's checks	1,669 31	442.24
Cash on hand	2,892.65	3,430.50	Time certificates	23,955.80	20,679.33
Checks and cash items	21.05	66.65	Other liabilities	.....	1,000.00
Totals	$70,162.89	$69,350.21	Totals	$70,162.89	$69,350.21

FIRST STATE BANK OF WATSON.

J. H. SKOGRAND, President; C. O. ERICKSON, Vice President; J. E. ODDAN, Cashier. Directors—J. H. Skogrand, of Montevideo; C. O. Erickson, J. E. Oddan, both of Watson.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$228,134.95	$230.518 26	Capital stock	$15,000.00	$15,000.00
Overdrafts	1,425.13	567.71	Surplus	5,000.00	5,000.00
Bonds and securities	1,000.00	.....	Undivided profits, net	1,013.53	1,587.59
Bkg. house, furn. and fix.	3,000.00	2,900 00	Deposits subject to check.	44,714 27	51,018.86
Other real estate	2,100.00	3,850.00	Cashier's checks	3,494.51	2,167.86
Due from banks	13,626.77	20,995.01	Savings deposits	227.43	515.36
Cash on hand	3,840.16	4,270 90	Time certificates	183,906.55	188,454.27
Checks and cash items	229.28	642.06			
Totals	$253,356.29	$263,743.94	Totals	$253,356.29	$263,743.94

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PEOPLES STATE BANK OF JORDAN.

THEO. WEILAND, President; F. H. JUERGENS, Vice President; JOSEPH KEHRER, Vice President; ALOIS M. SCHAEFER, Cashier. Directors—Theo. Weiland, Julius A. Coller, John Thiem, all of Shakopee; F. H. Juergens, Joseph Kehrer, Joseph Schneiderhan, all of Jordan; John H. Moore, of Wells.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$284,254.98	$315,451.36	Capital stock	$23,000.00	$23,000 00
Overdrafts	481.66	-413.44	Surplus	13,000.00	14,000.00
Bonds and securities	19,100.00	10,100.00	Undivided profits, net	6,031.88	7,027.63
Bkg. house, furn. and fix.	3,600.00	3,600 00	Notes rediscounted and bills payable	3,500.00	10,000.00
Other real estate	.....	3,068.20	Deposits subject to check.	74,413.95	67,428.27
Due from banks	12,149.03	19,632.69	Demand certificates	5.416 00	10,025.99
Cash on hand	10,100 73	10,098.60	Savings deposits	15,624.96	29,987.10
Checks and cash items	-113.64	531.72	Time certificates	188,956.40	201,642.02
Other resources	143.15	215.00			
Totals	$329,943.19	$363,111.01	Totals	$329,943.19	$363,111.01

SECURITY STATE BANK OF DELAVAN.

M. DOLEN, President; A. CARSON, Vice President; O. PERRIZO, Cashier. Directors—M. Dolen, of Mankato; A. Carson, M. Perrizo, Geo. L. Murry, all of Delavan; M. E. Hynes, of Winnebago.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$70,313 33	$73,321.27	Capital stock	$10,000.00	$10,000.00
Overdrafts	245.88	654.47	Surplus	2,000.00	2,000 00
Bkg. house, furn. and fix.	4,500.00	4,300.00	Undivided profits, net	481.72	329.50
Due from banks	6,952.13	5,077.68	Deposits subject to check.	32,462.47	27,931.89
Cash on hand	2,296.03	2,223 04	Demand certificates	214.28	.....
Checks and cash items	1.00	8.88	Time certificates	39,149.90	45,323.95
Totals	$84,308.37	$85,585.34	Totals	$84,308.37	$85,585.34

STATE BANK OF WINSTED.

F. VOLLMER, President; B. MILLERBERND, Vice President; C. R VOLLMER, Cashier Directors—F Vollmer, B Millerbernd, Wm Werner, John Roufs, C. O. Borgersrode, C. R. Vollmer, all of Winsted; R. W. Lindeke, of St. Paul.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$181,689.17	$151,873.23	Capital stock	$10,000.00	$10,000 00
Overdrafts	67.47	623.09	Surplus	25,000.00	10,000.00
Bonds and securities	5,000.00	.....	Undivided profits, net	801.67	.....
Bkg. house, furn. and fix.	6,571.42	6,602.92	Dividends unpaid	1,200.00	600.00
Other real estate	7,429.60	2,375.00	Deposits subject to check.	15,347.78	9,887.93
Due from banks	10,295.96	6,204.67	Demand certificates	338 20	.....
Cash on hand	3,720.82	2,531.38	Cashier's checks	534 60	3,136.80
Checks and cash items	50.51	552 12	Savings deposits	22,019.19	20,484.01
Paid out for expenses, etc., in excess of earnings	.....	1,240 13	Time certificates	139,583.51	117,893.80
Totals	$214,824.95	$172,002.54	Totals	$214,824.95	$172,002.54

STATE BANK OF DE GRAFF.

G. M. McCARTHY, President; P. W. BRESNAHAN, Vice President; J. F. O'NEILL, Cashier. Directors—M. H. Hoban, A. J. Holland, both of Benson; G. M. McCarthy, T. L. Kelly, M. J. Commerford, P. W. Bresnahan, Geo. W. Welsh, Jas. J Welsh, J. F O'Neill, all of De Graff.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$101,699.91	$98,125.22	Capital stock	$10,000.00	$10,000 00
Overdrafts	3,612.05	2,323.32	Surplus	5,000.00	5,000 00
Bonds and securities	650.00	.....	Undivided profits, net	.....	79.76
Bkg. house, furn. and fix.	4,970.00	4,970 00	Deposits subject to check.	23,390.46	23,035.06
Other real estate	600.00	.....	Cashier's checks	1,074.46	857.74
Due from banks	1,203.35	7,009.19	Due to banks	480.90	.....
Cash on hand	3,770.53	3,230.71	Savings deposits	145.60	145.39
Checks and cash items	8.55	132.45	Time certificates	77,385.15	76,672.94
Paid out for expenses, etc., in excess of earnings	962.18	.....			
Totals	$117,476.57	$115,790 89	Totals	$117,476.57	$115,790.89

MERCHANTS AND MINERS STATE BANK OF HIBBING.

GUST CARLSON, President; G. L. TRAIN, Vice President; A. L. EGGE, Cashier. Directors—Gust Carlson, James Geary, W. C. Barrett, A. L. Egge, G. A. Wellner, all of Hibbing; G. L. Train, of Chisholm; P. H. Nelson, of Duluth.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$341,872.97	$273,180.37	Capital stock	$50,000.00	$50,000.00
Overdrafts	1,232.43	.....	Surplus	10,000.00	10,000.00
Bonds and securities	19,700.00	19,250.00	Undivided profits, net	.....	6,765.50
Bkg house, furn. and fix.	21,820 03	21,820.03	Deposits subject to check.	218,014.81	185,854.73
Other real estate	20,000.00	20,000.00	Certified checks	135 18	285 00
Due from banks	34,727 36	61,254 22	Cashier's checks	6,370 50	4,275.00
Cash on hand	29,973.34	45,803.71	Due to banks	9,347 64	2,994 95
Checks and cash items	1,075.33	3,392.78	Savings deposits	75,520.46	126,907.18
Paid out for expenses, etc., in excess of earnings	1,344 87	.....	Time certificates	106,733.00	61,398.75
Other resources	4,375.26	3,780.00			
Totals	$476,121.59	$448,481.11	Totals	$476,121.59	$448,481.11

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MERCHANTS STATE BANK OF NORTH BRANCH.

C. A. HOLT, President; ELIAS NORDGREN, Vice President; F. W. ERICKSON, Cashier. Directors—C. A. Holt, J. A. Rystrom, J. P. Holmberg, F. W. Erickson, all of North Branch; Elias Nordgren, of Sunrise.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$288,053.52	$279,605.24	Capital stock	$25,000.00	$25,000.00
Bonds and securities	6,000 00	6,000.00	Surplus	7,500.00	8,500.00
Bkg. house, furn. and fix.	6,500.00	6,645.00	Undivided profits, net	3,611 92	3,659.11
Due from banks	19,325.00	57,886.43	Dividends unpaid	30.00	.....
Cash on hand	8,384 69	10,701.92	Deposits subject to check.	71,370.61	70,980.88
Checks and cash items	30.57	36.11	Cashier's checks	2,881.76	4,151 12
			Savings deposits	32,755 96	33,999.66
			Time certificates	185,143.53	214,583.93
Totals	$328,293.78	$360,874.70	Totals	$328,293.78	$360,874.70

STATE BANK OF NEW PRAGUE.

MICHAEL SCHREINER, President; JOHN PROSHEK, Vice President; JOSEPH B. MAERTZ, Cashier. Directors—Joseph Maertz, John Proshek, J. W. Mach, Michael Schreiner, Joseph B. Maertz, J. J. Remes, all of New Prague.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$270,548.07	$287,748.67	Capital stock	$37,000.00	$37,000.00
Overdrafts	594.75	1,338 17	Surplus	13,000.00	13,000.00
Bonds and securities	7,000.00	6,000.00	Undivided profits, net	2,356 44	2,724.43
Bkg. house, furn. and fix.	11,000.00	11,000 00	Deposits subject to check.	74,442.99	113,371.92
Due from banks	29,132.22	73,803.37	Demand certificates	6,610.58	7,687.82
Cash on hand	13,396.65	16,705.97	Savings deposits	23,511.97	30,588.74
Checks and cash items	1,924.87	3,826.46	Time certificates	176,876.76	196,275.74
Other resources	202.18	226.01			
Totals	$333,798.74	$400,648 65	Totals	$333,798.74	$400,648.65

WESTERN STATE BANK OF DULUTH.

H. R. ELLIOTT, President; A. H. DONALD, Vice President; L. A. BARNES, Cashier. Directors—Alexander H. Donald, John A. Eklund, Alexander Henrikson, Dr. D. Graham, Charles F. W Korth, Julius A. Barnes, Andrew J. Meldahl, Swan J. Nygren. J. Allyn Scott, Florence C. Barnes, James P. Weir, Harry W. Lannger, Frank H. Wade, Lucien A. Barnes, all of West Duluth; Hiram R. Elliott, of Duluth.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$187,364.68	$258,546.26	Capital stock	$25,000.00	$25,000.00
Overdrafts	285.88	326.30	Surplus	20,000.00	23,000 00
Bonds and securities	5,000.00	5,000 00	Undivided profits, net	2,180.70	3,971.46
Bkg. house, furn. and fix.	9,728.56	9,609.06	Deposits subject to check.	99,630.16	147,187.49
Other real estate	542.40	542.40	Certified checks	97.53	886.64
Due from banks	22,880.24	37,716.03	Cashier's checks	960.51	4,649.65
Cash on hand	6,652.96	7,599.91	Savings deposits	31,102.76	66,755.15
Checks and cash items	9.04	2,016.04	Time certificates	53,492.10	49,903.11
			Other liabilities	.....	2.50
Totals	$232,463.76	$321,356 00	Totals	$232,463.76	$321,356.00

FIRST STATE BANK OF STORDEN.

W. J. CLARK, President; H. H. PETERSON, Vice President; C. H. RUHBERG, Cashier. Directors—W. J. Clark, T. A. Perkins, W. L. Silliman, all of Windom; H. H. Peterson, of Westbrook; C. H. Ruhberg, of Storden; L L. Hedman, L. B. Larson, both of Lamberton.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$198,771.01	$226,868.65	Capital stock	$15,000.00	$15,000.00
Overdrafts	250.27	380.89	Surplus	15,000.00	15,000.00
Bkg. house, furn. and fix.	5,000.00	5,000.00	Undivided profits, net	2,480.31	7,672 55
Due from banks	19,427.65	8,505.48	Notes rediscounted and bills payable	20,890.00	16,375.00
Cash on hand	4,801.94	5,287.15	Dividends unpaid	.....	30.00
Checks and cash items	38.11	137.64	Deposits subject to check.	45,406.80	43,673.59
			Savings deposits	.....	134.16
			Time certificates	129,511.87	148,294.51
Totals	$228,288.98	$246,179 81	Totals	$228,288.98	$246,179 81

FIRST STATE BANK OF GAYLORD.

CHAS. BUSCH, President; GEO. McKENZIE, Jr., Vice President; THOS. W. COMNICK, Cashier. Directors—Chas. Busch, Geo. McKenzie, Jr., Thos. W. Comnick, H. W. Abraham, August Maass, Jr., H. O. Zimmermann, Henry Thoele, Fred Roepke, all of Gaylord.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$134,814.36	$190,327.63	Capital stock	$15,000.00	$15,000.00
Overdrafts	267.20	1,677 85	Surplus	2,650 00	3,500.00
Bkg. house, furn. and fix.	7,302.87	7,352.87	Deposits subject to check.	59,713.49	55,690.53
Due from banks	29,910.87	5,834 42	Demand certificates	234.00	.....
Cash on hand	8,876.29	9,314.41	Cashier's checks	3,423.50	1,384.10
Checks and cash items	4,161.42	1,226.25	Savings deposits	1,146.26	3,672.88
Paid out for expenses, etc., in excess of earnings	1,644.73	2,937.51	Time certificates	104,810.49	139,423.43
Totals	$186,977.74	$218,670 94	Totals	$186,977.74	$218,670.94

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STATE BANK OF GIBBON.

O. N. JOHNSON, President; C. A. LUND, Vice President; WM. H. GUGISBERG, Cashier. Directors—Olof Benson, O. N. Johnson, C. A. Lund, Henry Knipple, Wm. H. Gugisberg, all of Gibbon.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$161,957.23	$165,563.84	Capital stock	$20,000.00	$20,000.00
Overdrafts	2,781 62	3,642.61	Surplus	4,000.00	4,000.00
Bonds and securities	3,000.00	3,000.00	Undivided profits, net	117.60	1,088.87
Bkg. house, furn. and fix.	7,700.00	7,600.00	Deposits subject to check.	51,962.79	54,804.38
Other real estate	.....	2,204.15	Cashier's checks	442.00	497.50
Due from banks	12,159.93	12,566.69	Time certificates	118,705.76	121,179.51
Cash on hand	4,488.07	5,226.77			
Checks and cash items	3,141.30	1,766.20			
Totals	$195,228 15	$201,570.26	Totals	$195,228.15	$201,570.26

PEOPLES STATE BANK OF MONTEREY.

JNO. TOEDT, President; J. H. HILGENDORF, Vice President; P. C. REDING, Cashier. Directors—A. C. Brown, of Estherville, Iowa; E. Howard Fitz, Christ Struck, both of Fairmont; P. H. Lyons, J. H Hilgendorf, both of Triumph; Dr. J. A. Butz, of Monterey; Jno. Toedt, of Ormsby.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$51,525.88	$65,122 74	Capital stock	$10,000.00	$10,000.00
Overdrafts	595.53	310 99	Surplus	200.00	200.00
Bkg. house, furn. and fix.	3,125.00	3,125.00	Undivided profits, net	.....	377.98
Other real estate	3,500.00	3,500.00	Notes rediscounted and bills payable	.....	9,000.00
Due from banks	9,751.69	3,645.81	Deposits subject to check.	38,159.42	31,246.86
Cash on hand	2,026.20	1,650.41	Cashier's checks	2,304.90	433.72
Checks and cash items	269.71	381.04	Time certificates	20,735.29	26,477.43
Paid out for expenses, etc., in excess of earnings	605.60	.....			
Totals	$71,399.61	$77,735.99	Totals	$71,399.61	$77,735.99

AMERICAN EXCHANGE BANK OF VIRGINIA.

D. B. McDONALD, President; G. A. WHITMAN, Vice President; D. W. STEBBINS, Cashier. Directors—D. B. McDonald, F. E. Fregeau, both of Duluth; G. A. Whitman, of Eveleth; Joseph Karl, J. D. Lamont, Fred Lerch, Murdoch McDonald, W. J. Sincock, John Ketola, E. D. McNeill, D. W. Stebbins, all of Virginia.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$441,116.24	$443,229.03	Capital stock	$100,000 00	$100,000.00
Overdrafts	141.94	134.48	Surplus	13,000.00	20,000.00
Bonds and securities	66,087.50	112,576.57	Undivided profits, net	5,077.15	1,752.61
Bkg. house, furn. and fix.	29,517.17	29,517.17	Dividends unpaid	.....	2,500.00
Due from banks	176,553.37	188,272 30	Deposits subject to check.	326,801.02	318,093 24
Cash on hand	38,983.14	41,169 35	Certified checks	1,286.40	3,081.11
Checks and cash items	636.73	770.68	Cashier's checks	221.40	4,107.73
Other resources	89.33	59.40	Due to banks	245.16	731.65
			Savings deposits	233,490.67	287,894.21
			Time certificates	73,003.62	77,568.43
Totals	$753,125.42	$815,728.98	Totals	$753,125.42	$815,728.98

CITIZENS STATE BANK OF GAYLORD.

S. J. MAURER, President; D. N. JONES, Vice President; JACOB KLOSSNER, JR., Vice President; R. H. WERGES, Cashier. Directors—D. N. Jones, of Minneapolis; Jacob Klossner, Jr., of New Ulm; H. D. Deterling, J. C. Deterling, E. C. Sternke, E. P. Hoerschgen, S. J. Maurer, all of Gaylord.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$272,426.79	$314,027.68	Capital stock	$15,000.00	$25,000.00
Overdrafts	947.74	577.19	Surplus	6,000.00	10,000.00
Bonds and securities	5,000.00	5,000.00	Undivided profits, net	2,065.26	2,537.20
Bkg. house, furn. and fix.	8,408.49	8,761.85	Deposits subject to check.	61,720 98	61,059 15
Due from banks	73,757.58	41,902.57	Certified checks	420.00	20.00
Cash on hand	12,596 63	13,333 92	Cashier's checks	4,972.88	7,224.53
Checks and cash items	636.58	2,658.11	Savings deposits	6,012.85	9,952.03
Other resources	326.66	389.78	Time certificates	276,189.17	270,858.19
			Other liabilities	1,719.33	.....
Totals	$374,100.47	$386,651.10	Totals	$374,100.47	$386,651.10

STATE BANK OF KANDIYOHI.

HENRY STENE, President; O. W. KROONA, Vice President; R. L. DAVIDSON, Cashier. Directors—Swan Anderson, R. L. Davidson, O. W. Kroona, all of Kandiyohi; Andrew Larson, of Willmar; Henry Stene, of Atwater.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$71,470.01	$92,731.19	Capital stock	$12,500.00	$12,500.00
Overdrafts	164 35	430 90	Surplus	2,500.00	2,500.00
Bkg. house, furn. and fix.	3,750.00	3,750.00	Undivided profits, net	284.33	.....
Due from banks	4,289.77	1,481.32	Dividends unpaid	30.00	.....
Cash on hand	2,349.17	1,779.50	Deposits subject to check.	20,629.96	20,066.92
Checks and cash items	.....	500.00	Cashier's checks	.....	4,106.95
Paid out for expenses, etc., in excess of earnings	.....	366.90	Time certificates	46,092.98	61,908.58
Other resources	13 97	42 64			
Totals	$82,037.27	$101,082.45	Totals	$82,037.27	$101,082.45

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SECURITY STATE BANK OF HITTERDAHL.

M. J. SOLUM, President; NELS HEIGG, Vice President; G. GUNDERSON, Cashier. Directors—M. J. Solum, P. P. Solum, both of Hitterdahl; Nels Heigg, John Nelson Henning, both of Dale; J. W. Meighen, of Ulen.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$63,636.94	$62,327.69	Capital stock	$10,000.00	$10,000.00
Overdrafts	34.70	147.86	Surplus	5,000.00	6,000.00
Bkg. house, furn. and fix.	2,900.00	2,900.00	Undivided profits, net	1,280.21	1,913.64
Due from banks	1,593.37	15,951.10	Notes rediscounted and bills payable	11,000.00	3,000.00
Cash on hand	2,291.76	2,191.51	Deposits subject to check.	15,765.91	31,219.04
Checks and cash items	8 30	12 66	Cashier's checks	210.00	150.00
			Savings deposits	562.81	639.34
			Time certificates	26,494.72	30,608 80
			Other liabilities	151 42	.....
Totals	$70,465.07	$83,530.82	Totals	$70,465.07	$83,530.82

STATE BANK OF BUTTERFIELD.

J. BROGGER, President; JOHN F. ENNS, Vice President; E. BROGGER, Cashier. Directors—John F. Enns, P. A. Friesen, Thos. McDonough, E. Brogger, J. Brogger, all of Butterfield.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$111,296.28	$123,938.59	Capital stock	$12,000.00	$12,000.00
Overdrafts	744.92	459.61	Surplus	5,000.00	6,000.00
Bkg. house, furn. and fix.	5,450.00	8,000.00	Undivided profits, net	1,505.05	589.10
Due from banks	13,335.92	8,214.32	Notes rediscounted and bills payable	.....	6,000.00
Cash on hand	5,020.27	4,732.58	Deposits subject to check.	43,064.96	34,691.43
Checks and cash items	13 25	58.17	Cashier's checks	868.55	2,351.01
			Time certificates	73,422 08	83,771.73
Totals	$135,860.64	$145,403.27	Totals	$135,860.64	$145,403.27

GREEN LAKE STATE BANK, SPICER.

RUSSELL SPICER, President; WILLIAM OLSON, Vice President; OSCAR A. ORRED, Cashier. Directors—Russell Spicer, A. N. Lewis, C. W. Odell, all of Willmar; William Olson, Oscar A. Orred, James McManus, F. H. Harris, Nelson Orred, all of Spicer.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$94,822.99	$114,452.88	Capital stock	$10,000.00	$10,000.00
Overdrafts	927 33	421.31	Surplus	3,000 00	3,000.00
Bkg. house, furn. and fix.	3,500.00	3,500.00	Undivided profits, net	1,895.19	1,300.05
Due from banks	4,394.19	6,452.16	Notes rediscounted and bills payable	9,079 58	7,228.70
Cash on hand	2,134.04	2,278.31	Dividends unpaid	.....	75.00
Checks and cash items	417.55	153.52	Deposits subject to check.	23,652.32	28,620.25
			Time certificates	58,569.01	77,034.18
Totals	$106,196.10	$127,258.18	Totals	$106,196.10	$127,258.18

SECURITY STATE BANK OF ALDEN.

E. P. GREELEY, President; A. E ERICKSON, Vice President; A. E. ERICKSON, Cashier. Directors—Matt. Olson, of Wells; Ralph O. Olson, of St. Cloud; E. P. Greeley, W. H. Walker, A E. Erickson, all of Alden.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$52,591.71	$63,252.38	Capital stock	$10,000.00	$10,000.00
Overdrafts	287.78	111 52	Surplus	3,000.00	3,500.00
Bkg. house, furn. and fix.	4,725.51	4,847.51	Undivided profits, net	154 20	229.70
Due from banks	3,198 20	2,013.32	Deposits subject to check.	14,268.60	17,872.19
Cash on hand	1,184.92	1,449.50	Cashier's checks	749.10	320.66
Checks and cash items	169.50	39.74	Time certificates	33,985.72	39,791 42
Totals	$62,157.62	$71,713.97	Totals	$62,157.62	$71,713.97

STATE BANK OF NEW AUBURN.

G. K. GILBERT, President; A. A. HUBBARD, Vice President; H. WALTER, Cashier. Directors—G. K. Gilbert, of Glencoe; A. A. Hubbard, Wm. Misensol, E. J. Streich, B. W. Pierce, all of New Auburn.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$84,730.67	$87,360.79	Capital stock	$10,000.00	$10,000.00
Overdrafts	31.44	59.90	Surplus	5,000.00	6,000.00
Bonds and securities	296.42	296.42	Undivided profits, net	955.53	1,407.64
Bkg. house, furn. and fix.	3,656.94	3,600.00	Dividends unpaid	232.00	96.00
Due from banks	8,560 94	7,866.81	Deposits subject to check.	18,331.38	13,341 97
Cash on hand	2,801 72	3,087.64	Demand certificates	2,424.31	4,296.30
Checks and cash items	4,091.65	2.60	Time certificates	67,226.56	67,132.25
Totals	$104,169.78	$102,274.16	Totals	$104,169.78	$102,274.16

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STATE BANK OF GEORGETOWN.

A. M. ECKMANN, President; H. O. RASK, Vice President; THEO. S. NELSON, Cashier. Directors—A. M. Eckmann, H. O. Rask, Oliver Rask, all of Hendrum; C. S. Eckmann, of Outlook, Mont.; Theo. S. Nelson, of Georgetown.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$106,113.34	$97,200.33	Capital stock	$10,000.00	$10,000.00
Overdrafts	215.99	172.26	Surplus	6,000.00	7,000.00
Bkg. house, furn. and fix.	4,000.00	4,000.00	Notes rediscounted and bills payable	5,000.00	5,000.00
Other real estate	2,300.00	2,700.00	Deposits subject to check.	26,961.54	26,498.07
Due from banks	3,990.18	12,941.35	Demand certificates	706.25	429 70
Cash on hand	2,539.25	2,263.40	Savings deposits	402.25	479.31
Checks and cash items	961.00	68 25	Time certificates	70,404 22	70,102.02
Paid out for expenses, etc., in excess of earnings	154.50	163.51	Other liabilities	800.00	.....
Totals	$120,274.26	$119,509.10	Totals	$120,274.26	$119,509.10

MAPLE LAKE STATE BANK.

W. E. FEENEY, President; J. E. MADIGAN, Vice President; THOS. MADIGAN, Cashier. Directors—W. E. Feeney, Frank Jude, Owen Daily, Thomas Jude, J. E. Madigan, all of Maple Lake.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$243,145.20	$255,971.17	Capital stock	$15,000.00	$15,000.00
Overdrafts	146.55	87.25	Surplus	5,000.00	5,000.00
Bonds and securities	45,667.50	38,332.50	Undivided profits, net	402.72	661 28
Bkg. house, furn and fix.	5,900.00	6,579.60	Deposits subject to check.	49,618.17	61.523 94
Other real estate	601.79	.....	Cashier's checks	2,981.21	7,739.18
Due from banks	13,760.91	44,752.28	Time certificates	248,596.42	264,793.02
Cash on hand	12,264.70	8,633.69			
Checks and cash items	111.87	360.93			
Totals	$321,598.52	$354,717.42	Totals	$321,598.52	$354,717.42

FARMERS AND MERCHANTS STATE BANK OF ARLINGTON.

M. E. BUSHEY, President; RICHARD KISTNER, Vice President; C. F. MAURER, Cashier. Directors—H. M. Noack, M. E. Bushey, Martin Nagel, Richard Kistner, Louis Reichenbach, L. F. Breitkreutz, J. G. Weckworth, C. W. Strebel, all of Arlington; W. G. Sander, of Henderson.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$236,567.07	$272,602.38	Capital stock	$20,000.00	$20,000.00
Overdrafts	676.12	342.18	Surplus	5,000.00	5,000.00
Bonds and securities	12,500.75	15,027.65	Undivided profits, net	925.56	2,394.24
Bkg. house, furn. and fix.	8,008.48	7,994 28	Deposits subject to check.	50,256.49	61,483.65
Due from banks	43,034 15	53,303.88	Cashier's checks	7,366 82	5,796.79
Cash on hand	11,357.73	11,203.90	Due to banks	508.28	856.50
Checks and cash items	3,143.40	1,625.87	Savings deposits	1,699.72	4,461.82
Other resources	43.10	156.92	Time certificates	229,573.93	262,264.06
Totals	$315,330.80	$362,257.06	Totals	$315,330.80	$362,257.06

HARMONY STATE BANK.

TOLLEF SANDERSON, President; D. A. MOSHER, Vice President; R. W. DANIELS, Cashier. Directors—R. W. Daniels, K. D. Olson, C. W. Hill, D. A. Mosher, Tollef Sanderson, all of Harmony.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$342,120.83	$297,349.82	Capital stock	$20,000.00	$20,000.00
Overdrafts	693.02	359.03	Surplus	17,000.00	20,000.00
Bonds and securities	6,000 00	6,000.00	Undivided profits, net	1,273.70	3,520 46
Bkg. house, furn. and fix.	7,000 00	6,000.00	Deposits subject to check.	55,772.03	73,716.92
Other real estate	3,300.00	3,080.00	Cashier's checks	2,191.26	1,663.32
Due from banks	28,724.96	85,771.61	Savings deposits	18,105.07	21,509.03
Cash on hand	12,075.61	11,329.88	Time Certificates	285,635.72	269,858.53
Checks and cash items	63.36	377.92			
Totals	$399,977.78	$410,268.26	Totals	$399,977.78	$410,268.26

STATE BANK OF WARROAD.

PETER ALLDRIN, President; PAUL MARSCHALK, Vice President; F. H. BROWN, Cashier. Directors—Peter Alldrin, Paul Marschalk, George G. Marvin, J. W. Persson, all of Warroad.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$116,494.12	$149,603.61	Capital stock	$20,000.00	$20,000.00
Overdrafts	1,335.46	2,091.79	Surplus	6,000.00	10,000.00
Bonds and securities	16,439 03	14,636.37	Undivided profits, net	5,016.66	1,590.37
Bkg. house, furn. and fix.	5,722.46	5,472.46	Notes rediscounted and bills payable	15,000.00	8,000.00
Other real estate	3,267.20	3,836.20	Deposits subject to check.	52,397.90	50,152.04
Due from banks	7,170.21	5,544.10	Cashier's checks	530.55	933.65
Cash on hand	9,625.28	3,536.24	Savings deposits	1,804.35	2,419 10
Checks and cash items	2,994.41	40.91	Time certificates	62,298.71	91,833.21
Other resources	.....	166.69			
Totals	$163,048.17	$184,928.37	Totals	$163,048 17	$184,928.37

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STATE BANK OF PENNOCK.

L. O. THORPE, President; ANDREW LARSON, Vice President; E. L. THORPE, Cashier. Directors—L. O Thorpe, Andrew Larson, J. O. Estrem, all of Willmar; E. L. Thorpe, W. E. Berglund, both of Pennock.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$121,780.10	$116,117.61	Capital stock	$10,000.00	$10,000.00
Overdrafts	257.55	325.58	Surplus	3,000 00	3,000.00
Bkg. house, furn. and fix.	4,000.00	4,000.00	Undivided profits, net	1,151.72	.....
Due from banks	8,391.41	30,371.28	Deposits subject to check.	21,610.84	31,098.17
Cash on hand	2,720.74	2,558.61	Time certificates	101,887.24	109,414.47
Checks and cash items	500.00	.....			
Paid out for expenses, etc., in excess of earnings	.....	139.36			
Totals	$137,649.80	$153,512.64	Totals	$137,649.80	$153,512.64

STATE BANK OF CLAREMONT.

F. H. WELLCOME, President; D. E. WHITE, Vice President; W. I. STEVENS, Cashier. Directors—F. H. Wellcome, of Minneapolis; D. E. White, J. M. Cartwright, both of Owatonna; W. P. Mann, R. E. Weber, J. E. Cartwright, all of Dodge Center; W. I. Stevens, Claremont.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$177,391.19	$170,978.31	Capital stock	$15,000.00	$15,000.00
Overdrafts	52.46	7.98	Surplus	3,000.00	3,000.00
Bonds and securities	7,000.00	11,500.00	Undivided profits, net	1,093.71	.....
Bkg. house, furn. and fix.	873.74	800 00	Deposits subject to check.	46,398.85	39,581.70
Due from banks	20,698.04	14,389.68	Time certificates	147,612.51	146,180.58
Cash on hand	4,652.14	3,135.88			
Checks and cash items	2,437.50	2,149.95			
Paid out for expenses, etc., in excess of earnings	.....	800 48			
Totals	$213,105.07	$203,762.28	Totals	$213,105.07	$203,762.28

GERMAN AMERICAN STATE BANK OF RICHMOND.

F. H. WELLCOME, President; FRIDOLIN WURST, Vice President; ANTON B. RIELAND, Cashier. Directors—F. H. Wellcome, of Minneapolis; Fridolin Wurst, John J. Ahmann, M. A. Bussen, Anton B. Rieland, all of Richmond.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$245,024 74	$255,106.96	Capital stock	$15,000.00	$15,000.00
Overdrafts	54.72	38.25	Surplus	5,000.00	5,000.00
Bonds and securities	25,500.00	25,000.00	Undivided profits, net	8,684.46	3,147.03
Bkg. house, furn. and fix.	6,500.00	6,300 00	Deposits subject to check.	30,622.85	28,156 30
Due from banks	17,962.14	15,061.30	Cashier's checks	337.86	108.37
Cash on hand	7,539.57	4,479.12	Savings deposits	2,369.63	1,876.07
Checks and cash items	277.55	195.54	Time certificates	240,843.92	249,893.40
			Other liabilities	.....	3,000.00
Totals	$302,858.72	$306,181.17	Totals	$302,858.72	$306,181.17

PINE CITY STATE BANK.

F. H. WELLCOME, President; H. W. HARTE, Vice President; N. PERKINS, Cashier. Directors—F. H. Wellcome, of Minneapolis; F. M. Smith, of Stillwater; H. W. Harte, Margaret Perkins, N. Perkins, all of Pine City.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$120,624.24	$141,135.54	Capital stock	$15,000.00	$15,000.00
Overdrafts	10 38	14.04	Surplus	3,500.00	3,500 00
Bonds and securities	8,000.00	12,500 00	Undivided profits, net	2,862 10	959.31
Bkg. house, furn. and fix.	7,500.00	7,000.00	Deposits subject to check.	59,148.51	71,397.18
Due from banks	10,117.76	24,208.64	Time certificates	78,119.29	105,834.25
Cash on hand	10,362.61	11,489.03			
Checks and cash items	2,014.91	343.49			
Totals	$158,629.90	$196,690.74	Totals	$158,629.90	$196,690.74

STATE BANK OF ECHO.

C. D. GRIFFITH, President; A. F. KOCH, Vice President; F. W. SOMMERFELD, Cashier. Directors—C. E. Griffith, of Minneapolis; W. W. Smith, of Sleepy Eye; August Matz, A. F. Koch, Andrew Olson, Paul Voss, C. L. Hardy, F. W. Sommerfeld, all of Echo.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$241,827.09	$224,849.62	Capital stock	$25,000.00	$25,000.00
Overdrafts	291.52	908.84	Surplus	4,200.00	5,000.00
Bonds and securities	27,146.65	25,012.21	Undivided profits, net	526.98	.....
Bkg. house, furn. and fix.	4,750 00	4,750.00	Deposits subject to check.	63,563.84	51,636.39
Due from banks	16,290.94	54,824 68	Cashier's checks	7,226.68	4,957.39
Cash on hand	10,651.93	6,831.42	Time certificates	200,440.63	234,734.70
Checks and cash items	.....	2,579.46			
Paid out for expenses, etc., in excess of earnings	.....	1,572.25			
Totals	$300,958.13	$321,328.48	Totals	$300,958.13	$321,328.48

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STATE BANK OF RICHMOND.

GERHARD BRAEGELMANN, President; P. A. N. VREYENS, Vice President; WM. MOENING, Cashier. Directors—P. A. N. Vreyens, Gerhard Braegelmann, August M. Utecht, Wm. Moening, Gotthard H. Klein, all of Richmond.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$162,524.83	$169,228.85	Capital stock	$10,000.00	$10,000.00
Overdrafts	1,800.71	536.10	Surplus	3,000.00	4,000.00
Bonds and securities	3,450.00	1,950.00	Undivided profits, net	.....	15 40
Bkg house, furn. and fix.	4,880.35	4,880.35	Deposits subject to check.	18,517.77	21,545.26
Due from banks	5,069.01	25,981.46	Cashier's checks	315.84	3,431.16
Cash on hand	2,830.34	2,965.63	Savings deposits	901.21	1,157.98
Checks and cash items	196.50	263.41	Time certificates	148,045.52	165,656.00
Paid out for expenses, etc., in excess of earnings	28.60	.....			
Totals	$180,780.34	$205,805.80	Totals	$180,780.34	$205,805.80

ODIN STATE BANK.

J. C. JENSEN, President; W. M. JACOBSON, Vice President; P. T. Laingen, Cashier. Directors J. C. Jensen, of St. James; W. M. Jacobson, T. P. Laingen, O. H Fossum, C S. Hammer, all of Odin; M Jensen, of Albert Lea; A. Jacobson, of Ringsted, Iowa.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$95,946.41	$108,777.82	Capital stock	$10,000.00	$10,000.00
Overdrafts	289.58	96.41	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	4,650 00	4,650 00	Undivided profits, net	1,567.97	2,504.11
Due from banks	8,641.10	4,617.24	Notes rediscounted and bills payable	.....	13,000 00
Cash on hand	2,357.72	1,295.55	Deposits subject to check.	35,740.68	27,339.62
Checks and cash items	169.55	1,140.29	Cashier's checks	476.65	5.90
			Time certificates	62,269.06	65,727.68
Totals	$112,054.36	$120,577.31	Totals	$112,054.36	$120,577.31

GERMAN-AMERICAN STATE BANK OF ST. MICHAELS STATION, ALBERTVILLE.

S. J. MEALEY, President; J. P. Eull, Vice President; I. H. VONDER HAAR, Cashier. Directors—S. J. Mealey, of Monticello; J. P. Eull, J. H. Tiernan, both of Albertville; K. Heuring, R. Heuring, both of Elk River.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$94,078.69	$88,967.62	Capital stock	$13,000.00	$13,000.00
Overdrafts	969.07	207.65	Surplus	6,500.00	7,500.00
Bkg. house, furn. and fix.	5,200.00	5,000 00	Undivided profits, net	612 39	65.49
Due from banks	4,706.03	7,008.61	Notes rediscounted and bills payable	10,000.00	5,000.00
Cash on hand	2,632.95	2,062.39	Deposits subject to check.	20,670.11	22,858.96
Checks and cash items	2,254.86	33.00	Cashier's checks	4,259 60	563.70
			Savings deposits	.....	260.76
			Time certificates	54,799.50	54,030.36
Totals	$109,841.60	$103,279.27	Totals	$109,841.60	$103,279.27

STATE BANK OF EVAN.

W. W. SMITH, President; CHRIST MOGENSEN, Vice President; WM. G. McPHEE, Cashier. Directors—W. W. Smith, of Sleepy Eye; C. D. Griffith, of Minneapolis; Christ Mogensen, Jens Mikaelsen, Wm. G. McPhee, all of Evan.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$126,482.93	$96,885 04	Capital stock	$10,000.00	$10,000.00
Overdrafts	2.38	.....	Surplus	5,000.00	7,000.00
Bonds and securities	17,120.00	17,120 00	Undivided profits, net	1,818.86	1,729.60
Bkg. house, furn. and fix.	4,000.00	4,000.00	Deposits subject to check.	25,472 71	17,805.89
Due from banks	8,868.15	20,121 80	Cashier's checks	1,317.00	967.61
Cash on hand	2,932.03	3,491.95	Time certificates	115,796.92	104,115.69
Totals	$159,405 49	$141,618.79	Totals	$159,405.49	$141,618.79

STATE BANK OF HINCKLEY.

JAMES G. SWAN, President; H. C. RICHARDSON, Vice President; C. L. JACK, Cashier. Directors—James G. Swan, H. C. Richardson, both of Minneapolis; C. L. Jack, Theodore R. Swan, Rex C. Swan, all of Hinckley.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$95,152.27	$97,407.66	Capital stock	$10,000.00	$10,000.00
Overdrafts	663.99	1,758.24	Surplus	2,500.00	5,000.00
Bkg. house, furn and fix.	4,775.00	5,025.00	Undivided profits, net	991.49	205.09
Other real estate	2,555.00	3,283.09	Notes rediscounted and bills payable	11,500.00	3,000 00
Due from banks	3,442.62	11,049 93	Deposits subject to check.	42,830.89	52,543.58
Cash on hand	2,799.76	1,783.40	Cashier's checks	668.11	91.16
Checks and cash items	2,852.20	2,693.92	Savings deposits	4,857.11	6,450.32
			Time certificates	38,893.24	45,711.09
Totals	$112,240.84	$123,001.24	Totals	$112,240.84	$123,001.24

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STATE BANK OF ALPHA.

J. S. CRAWLEY, President; J. E. KRAUSE, Vice President; OSCAR MIKELSON, Cashier. Directors—George Karnatz, J. S. Crawley, Henry von Ohlen, B. Hartjen, J. E. Krause, Ole Mikelson, all of Alpha; L. L. Johnson, of Jackson; Louis Becker, of Sherburn.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$124,559.70	$117,344.13	Capital stock	$15,000.00	$15,000.00
Overdrafts	337.81	671.61	Surplus	3,500.00	5,000.00
Bkg house, furn. and fix.	3,600.00	3,600.00	Undivided profits, net	1,194.24	43.10
Due from banks	14,335.38	18,487.74	Dividends unpaid	.....	1,500.00
Cash on hand	3,632 24	3,282.40	Deposits subject to check.	64,730 74	50,275.34
Checks and cash items	580.06	1,689.35	Cashier's checks	844.59	906.10
Other resources	14.00	37.00	Time certificates	61,789.62	72,387.69
Totals	$147,059.19	$145,112.23	Totals	$147,059.19	$145,112.23

STATE BANK OF TENNEY.

A. J. PITHEY, President; H. S. ROSE, Vice President; WM. J. McALPIN, Cashier. Directors—A. J. Pithey, Gust Thomes, Wm. J. McAlpin, all of Tenney, H. M. Putnam, of Tintah; H. S. Rose, of Campbell.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$48,376.99	$49,920.29	Capital stock	$10,000.00	$10,000.00
Overdrafts	272.95	270.56	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	2,781.08	2,778.58	Deposits subject to check.	16,489 87	17,641.59
Due from banks	5,540.62	7,945.13	Cashier's checks	747 50	754.89
Cash on hand	1,110 53	1,258.67	Time certificates	29,397.77	32,220.54
Checks and cash items	121.55	.....			
Paid out for expenses, etc., in excess of earnings	431.42	443.14			
Other resources	.....	.65			
Totals	$58,635.14	$62,617.02	Totals	$58,635.14	$62,617.02

MERCHANTS AND MANUFACTURERS STATE BANK, MINNEAPOLIS.

A. M. HOVLAND, President; O. N. NELSON, Vice President; J. H. MEIER, Cashier. Directors—A. M. Hovland, J. C. Hallum, W. C. Brix, E. R. Frissell, H. N. Leighton, O. N. Nelson, O. N. Dyste, E. G. Dahl, J. H. Meier, all of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$745,077.53	$895,234.24	Capital stock	$100,000.00	$100,000 00
Overdrafts	2,035.97	2,508.03	Surplus	35,000.00	45,000.00
Bonds and securities	64,000.00	64,000.00	Undivided profits, net	11,104 98	11,134.88
Bkg. house, furn. and fix.	36,000 00	36,000.00	Deposits subject to check	349,981 07	408,428.96
Due from banks	65,291.01	95,304.30	Demand certificates	1,126.21	2,385.00
Cash on hand	21,084.50	26,375.37	Certified checks	2,194.70	648.97
Checks and cash items.	16,726.11	32,117.60	Cashier's checks	2,453.77	7,497.33
			Due to banks	35,786.24	67,503.42
			Savings deposits	287,736.84	365,058.64
			Time certificates	124,831.31	144,382.34
Totals	$950,215.12	$1,152,039.54	Totals	$950,215.12	$1,152,039.54

STATE BANK OF ST. MICHAEL.

S. J. MEALEY, President; W. J. ELLIOTT, Vice President; R. A. ZACHMAN, Cashier. Directors—S. J. Mealey, of Monticello; W. J. Elliott, H. W. Dick, H. G. Berning, Jos. Berning, all of St Michael.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$162,207.26	$155,127.70	Capital stock	$11,000.00	$11,000.00
Overdrafts	84.71	38.57	Surplus	8,500.00	9,000.00
Bonds and securities	2,760.00	1,275.00	Undivided profits, net	1,075.94	1,162.33
Bkg. house, furn. and fix.	5,400.00	5,400.00	Deposits subject to check.	24,187.91	22,875.75
Due from banks	7,448.03	10,255.60	Cashier's checks	3,500.98	6,773.53
Cash on hand	1,829.63	2,654 96	Time certificates	134,182.06	126,004.69
Checks and cash items	2,717.26	2,064 47			
Totals	$182,446.89	$176,816.30	Totals	$182,446.89	$176,816.30

STATE BANK OF MENAHGA.

M. RISTENEN, President; FRANK NELSON, Vice President; C. R. GOSSLEE, Cashier. Directors—M. Ristenen, Frank Nelson, C R Gosslee, all of Menahga.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$107,619.84	$114,902.71	Capital stock	$15,000.00	$15,000 00
Overdrafts	238.20	1,252.93	Surplus	4,000 00	5,000 00
Bkg. house, furn. and fix.	2,589.00	8,950.00	Undivided profits, net	1,838.19	1,684 89
Other real estate	830.40	3,095.04	Deposits subject to check.	43,580.99	38,922.17
Due from banks	17,144 37	14 888.25	Demand certificates	2,920 60	4 635 01
Cash on hand	1,665 02	2,987 55	Time certificates	62,763.65	80,983.06
Checks and cash items	16 60	148.65			
Totals	$130,103.43	$146,225.13	Totals	$130,103.43	$146,225.13

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FIRST STATE BANK OF HUMBOLDT.

J. W. WHEELER, President; N. J. NELSON, Vice President; EDWARD FLORANCE, Cashier. Directors—J. W. Wheeler, of St. Paul; N. J. Nelson, of East Grand Forks; Edward Florance, of Humboldt; William Ash, J. N. Bernath, both of St. Vincent.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$69,910.29	$75,779.66	Capital stock	$10,000.00	$10,000.00
Overdrafts	1,112.03	1,498.33	Surplus	6,000.00	6,000.00
Bkg. house, furn. and fix.	4,216.96	4,168.96	Notes rediscounted and bills payable	19,000.00	.....
Due from banks	5,438.23	4,690.57	Deposits subject to check.	25,387.27	33,298.94
Cash on hand	2,632.99	2,662.55	Demand certificates	95.00	60.00
Checks and cash items	310.33	.....	Time certificates	24,031.27	40,054.52
Caid out for expenses, etc., in excess of earnings	892.71	613.39			
Totals	$84,513.54	$89,413.46	Totals	$84,513.54	$89,413.46

STATE BANK OF NIELSVILLE.

NORMAN ROSHOLT, President; B. B. LARSON, Vice President; L. S. KOLDEN, Cashier. Directors—B. B. Larson, Jas. Larson, both of Halstad, Norman Rosholt, of Climax.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$124,569.44	$130,458.42	Capital stock	$10,000.00	$10,000.00
Overdrafts	492.70	168.27	Surplus	3,000.00	4,500.00
Bkg. house, furn. and fix.	3,500.00	3,000.00	Undivided profits, net	839.70	.....
Due from banks	4,993.25	1,245.03	Notes rediscounted and bills payable	.....	11,000.00
Cash on hand	1,801.83	2,126.77	Deposits subject to check.	25,440.38	20,990.10
Checks and cash items	.....	219.35	Demand certificates	84.49	175 50
Paid out for expenses, etc., in excess of earnings	.....	212.76	Time certificates	95,992.65	90,765.00
Totals	$135,357.22	$137,430.60	Totals	$135,357.22	$137,430.60

GERMAN STATE BANK OF ELLSWORTH.

E. A. BROWN, President; W. F. MARTENS, Vice President; F. W. STANTON, Cashier. Directors—E. A. Brown, of Luverne; W. F. Martens, J. H. McRobert, Henry Baal, E. A. Nelson, all of Ellsworth; Henry Sindt, of Rock Rapids, Iowa; Paul Untiedt, of Kanaranzi.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$170,121.58	$162,321.99	Capital stock	$15,000.00	$15,000.00
Overdrafts	1,176.91	1,794.69	Surplus	6,000.00	6,000 00
Bonds and securities	2,540 00	2,405.00	Undivided profits, net	.....	73.90
Bkg. house, furn. and fix.	5,100.00	4,987.50	Deposits subject to check.	47,560.41	38,950.94
Other real estate	4,425.70	6,525 70	Cashier's checks	813.61	12.77
Due from banks	24,165.61	19,937.15	Time certificates	147,770.56	144,101.12
Cash on hand	9,070.97	6,166.70			
Checks and cash items	146.89	.....			
Paid out for expenses, etc., in excess of earnings	396.92	.....			
Totals	$217,144.58	$204,138.73	Totals	$217,144.58	$204,138.73

STATE BANK OF DONALDSON.

H. A. JOHNSON, President; G. J. JOHNSON, Vice President; A. ARVESEN, Cashier. Directors—H. A. Johnson, of Ulen; G. J. Johnson, A. Arvesen, both of Donaldson.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$77,886.79	$84,105 46	Capital stock	$10,000.00	$10,000.00
Overdrafts	450.12	768.94	Surplus	2,500.00	2,500.00
Bonds and securities'	.....	150.00	Undivided profits, net	.....	104.76
Bkg. house, furn. and fix.	4,250.00	4,122.55	Notes rediscounted and bills payable	2,000.00	.....
Other real estate	1,088.79	3,169.48	Deposits subject to check.	34,932 63	32,062.86
Due from banks	2,965.75	11,111.22	Cashier's checks	3.21	.....
Cash on hand	2,240 26	3,039.85	Due to banks	400.00	.....
Checks and cash items	1,686.79	380.37	Savings deposits	16.81	87.71
Paid out for expenses, etc., in excess of earnings	299.76	.....	Time certificates	41,015.61	62,092.75
Other resources	.....	.21			
Totals	$90,868.26	$106,848.08	Totals	$90,868.26	$106,848.08

J. P. WALLACE STATE BANK, PELICAN RAPIDS.

J. P. WALLACE, President; R. W. SHERIN, Vice President; CECIL W. SHERIN, Cashier. Directors—J. P. Wallace, Cecil W. Sherin, O. P. Sether, all of Pelican Rapids; R. W. Sherin, of Winnebago.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$245,416.75	$275,354.63	Capital stock	$10,000.00	$10,000.00
Overdrafts	106.92	142.07	Surplus	10,000.00	10,000.00
Bonds and securities	9,252.82	10,692.18	Undivided profits, net	.....	163.30
Bkg. house, furn. and fix.	4,735.00	5,100.00	Deposits subject to check.	75,833.41	81,599.50
Due from banks	15,043.03	28,058.37	Demand certificates	482.76	356.50
Cash on hand	8,218.68	12,482.63	Cashier's checks	3,817.46	8,493 30
Checks and cash items	849.12	671.44	Savings deposits	6,289.17	12,045 42
Paid out for expenses, etc., in excess of earnings	463 83	.....	Time certificates	177,783.35	209,993.30
Other resources	120.00	150.00			
Totals	$284,206.15	$332,651.32	Totals	$284,206.15	$332,651.32

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STATE BANK OF COBDEN.

HANS MO, President; C. H. ASCH, Vice President; A. J. GOBLIRSCH, Cashier. Directors—Hans Mo, of Sleppy Eye; C. H. Asch, A. G. Anderson, both of Springfield; Louis Bloemke, Thos. Peterson, both of Cobden.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$68,850.98	$70,170.40	Capital stock	$10,000.00	$10,000.00
Overdrafts	40 61	2,292 92	Surplus	1,500.00	2,000.00
Bonds and securities	760.00	760.00	Deposits subject to check.	20,742.89	18,402.27
Bkg. house, furn. and fix.	1,750.00	5,393.82	Cashier's checks	655.00	1,702.00
Due from banks	8,739.72	3,108.94	Time certificates	50,250.00	51,823.80
Cash on hand	2,180.45	1,587.07			
Checks and cash items	70.58	.....			
Paid out for expenses, etc., in excess of earnings	755.55	614.92			
Totals	$83,147.89	$83,928.07	Totals	$83,147.89	$83,928.07

FIRST STATE BANK OF BINGHAM LAKE.

J. A. REDDING, President; N. P. MINION, Vice President; D. J. VOTH, Cashier Directors—Jno. J. Rupp, Earl Marshall, A. J. Goertzen, all of Windom; J. A. Redding, A. J. Wicklund, V. E. Rogers, N. P. Minion, all of Bingham Lake.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$74,386.02	$85,169.64	Capital stock	$10,000.00	$10,000.00
Overdrafts	410.01	193.71	Surplus	1,450.00	1,650.00
Bkg. house, furn. and fix.	2,869.00	2,792 90	Notes rediscounted and bills payable	6,000 00	8,000.00
Due from banks	3,826 52	8,901.06	Deposits subject to check.	22,454.02	28,634.74
Cash on hand	2,296.17	2,195.64	Time certificates	44,355.68	51,052.03
Checks and cash items	8.00	6.10			
Paid out for expenses, etc., in excess of earnings	463.98	77.72			
Totals	$84,259.70	$99,336.77	Totals	$84,259.70	$99,336.77

STATE BANK OF VESTA.

W. H. GOLD, President; J. P. COOPER, Vice President; S. F. SCOTT, Cashier. Directors—W. H. Gold, J. P. Cooper, both of Redwood Falls; S. F. Scott, R. A. Peterson, F. H. Bendix, all of Vesta.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$153,542.22	$144,320.26	Capital stock	$20,000.00	$20,000.00
Overdrafts	779.94	701.11	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	6,500.00	6,500.00	Undivided profits, net	1,243.36	911.27
Due from banks	24,896.59	24,028.51	Deposits subject to check.	61,840.60	49,039.08
Cash on hand	3,007.65	4,969.09	Certified checks	.....	485.00
Checks and cash items	133.10	119.67	Cashier's checks	2,647.68	2,195.07
			Time certificates	98,127.86	103,008.22
Totals	$188,859.50	$180,638 64	Totals	$188,859.50	$180,638 64

FIRST STATE BANK OF FELTON.

C. J. LOFGREN, President C. M. SPRAGUE, Vice President; AUG. STIENING, Cashier. Directors—C. J. Lofgren, of Ada; C. M. Sprague, F. W. Sprague, both of Sauk Center; Louis Lofgren, of Ulen; Aug. Stiening, of Felton.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$63,862 00	$76,210.37	Capital stock	$10,000.00	$10,000.00
Overdrafts	43.91	98.32	Surplus	5,000 00	5,000 00
Bkg. house, furn. and fix.	3,900.00	3,500.00	Undivided profits, net	1,113.31	1,688.23
Due from banks	4,295.04	3,044.74	Notes rediscounted and bills payable	10,000.00	.....
Cash on hand	2,406.85	1,715.67	Deposits subject to check.	26,384.13	32,290.71
Checks and cash items	52.58	61.38	Cashier's checks	227.17	103.42
			Savings deposits	534.50	763.79
			Time certificates	21,301.27	34,784.33
Totals	$74,560.38	$84,630.48	Totals	$74,560.38	$84,630.48

FIRST STATE BANK OF CARLOS.

JAMES B. HOVE, President; A. M. KOHLHAAS, Vice President; EDWARD B. DAHLSTEN, Cashier. Directors—James B. Hove, A. M Kohlhaas, G. J. Thompson, all of Carlos.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$124,681 63	$145,795.76	Capital stock	$10,000.00	$10,000.00
Overdrafts	535.60	375.46	Surplus	2,000.00	2,000.00
Bonds and securities	750.00	750.00	Undivided profits, net	327.35	1,264.34
Bkg. house, furn. and fix.	4,700.00	4,640.00	Deposits subject to check.	21,762.91	28,115.26
Due from banks	2,974.04	12,799.65	Demand certificates	1,107.41	700.00
Cash on hand	7,471.09	7,050.64	Cashier's checks	731.74	1,649.34
Checks and cash items	2,529.89	162.38	Due to banks	2,234.46	864.63
Other resources	.....	28 89	Time certificates	105,478 38	127,009.21
Totals	$143,642.25	$171,602.78	Totals	$143,642.25	$171,602.78

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SECURITY STATE BANK OF SEAFORTH.

F. W. STEVENS, President; GEO. H. JOHNSON, Vice President; JOS. PISTULKA, Cashier. Directors—F. W. Stevens, H. J. Fink, both of Sanborn; Geo. H. Johnson, J. C. Johnson, Jos. Pistulka, all of Seaforth.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$68,919.99	$64.080.63	Capital stock	$10,000.00	$10,000.00
Overdrafts	148.72	31.60	Surplus	2,500 00	3,000.00
Bkg. house, furn. and fix.	3,500.00	3,500.00	Undivided profits, net	27.63	297.52
Due from banks	7,541.64	12,883.99	Deposits subject to check.	26,684.45	27,580.79
Cash on hand	2,821.60	3,110.15	Cashier's checks	215.37	405.67
Checks and cash items	1,208.48	230.49	Time certificates	44,712.98	42,552.88
Totals	$84,140.43	$83,836 86	Totals	$84,140.43	$83,836 86

FARMERS AND MERCHANTS STATE BANK OF MORGAN.

J. C. JACKSON, President; C. B. ROOT, Vice President; E. P. GRABOW, Cashier. Directors—Jacob Lampert, of Minneapolis; C. B. Root, J. C. Jackson, E. P. Grabow, George Gilland, Edith Root, Wm. Buchholz, all of Morgan.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$221,999.32	$258,691.76	Capital stock	$15,000.00	$15,000.00
Overdrafts	1,358.43	973.19	Surplus	6,000 00	7,000.00
Bonds and securities	3,500 00	2,500.00	Undivided profits, net	374.73	.....
Bkg. house, furn. and fix.	6,650.00	6,650.00	Notes rediscounted and bills payable	.....	15,000.00
Due from banks	20,553.36	3,683.97	Deposits subject to check.	54,140.79	40,005.14
Cash on hand	7,678 34	5,316.06	Cashier's checks	3,514.64	442 54
Checks and cash items	80.50	660.15	Due to banks	.....	16.25
Paid out for expenses, etc., in excess of earnings	.....	840.59	Savings deposits	675.87	795.67
			Time certificates	182,113.92	201,056.12
Totals	$261,819.95	$279,315.72	Totals	$261,819.95	$279,315.72

FIRST STATE BANK OF ORLEANS.

JOHN BIRKHOLZ, President; T. M. GEORGE, Vice President; R. M. ALEXANDER, Cashier. Directors—T. M. George, of Hallock; R. M. Alexander, of Orleans; John Birkholz, of Grand Forks, N. D.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$54,214.29	$58,938.17	Capital stock	$10,000.00	$10,000.00
Overdrafts	7.01	101.12	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	2,897.44	2,897.44	Undivided profits, net	9.83	765.43
Other real estate	2,796.62	2,908.71	Notes rediscounted and bills payable	11,000.00	7,000.00
Due from banks	3,659.75	5,699.48	Deposits subject to check.	13,824.37	16,972.06
Cash on hand	1,199.92	1,707.67	Cashier's checks	167.25	1,592.05
Checks and cash items	267 49	138.26	Time certificates	28,041.07	34,061.31
Totals	$65,042.52	$72,390 85	Totals	$65,042.52	$72,390 85

FIRST STATE BANK OF LANCASTER.

T. M. GEORGE, President; T. W. SHOGREN, Vice President; GEO. I. VANSTROM, Cashier. Directors—T. M. George, of Hallock; T. W. Shogren, Geo. I. Vanstrom, both of Lancaster.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$108,286.09	$117,864.70	Capital stock	$10,000.00	$10,000.00
Overdrafts	202 19	311.31	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	4,260.06	4,324.36	Undivided profits, net	1,709.53	3,266 31
Due from banks	3,877.06	6,299.84	Notes rediscounted and bills payable	10,000.00	5,000.00
Cash on hand	4,614.18	6,107.78	Deposits subject to check.	31,352.07	41,238.21
Checks and cash items	463.76	222.70	Cashier's checks	1,447.70	1,661.97
			Time certificates	65,194.04	71,964.20
Totals	$121,703.34	$135,130.69	Totals	$121,703.34	$135,130.69

FARMERS STATE BANK OF WINGER.

J. O. HOVLAND, President; H. A. LOITTEN, Vice President; A. I. SOLBERG, Cashier. Directors—J. O. Hovland, H. A. Loitten, T. J. Haugen, C. O. Borud, A. I. Solberg, all of Winger.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$135,128.84	$144,962.43	Capital stock	$12,500.00	$12,500 00
Overdrafts	498.45	112.86	Surplus	3,500.00	5,500.00
Bkg house, furn and fix.	4,800.00	4,900.00	Undivided profits, net	251.88	.....
Other real estate	.....	681.85	Notes rediscounted and bills payable	5,000.00	.....
Due from banks	8,752.57	30.367.74	Deposits subject to check.	44,255.95	45,634.37
Cash on hand	3,892.44	2,812.86	Cashier's checks	956.70	765.07
Checks and cash items	136.33	125.13	Time certificates	86,744.10	119,640 81
Paid out for expenses, etc., in excess of earnings	.....	77.38			
Totals	$153,208.63	$184,040.25	Totals	$153,208.63	$184,040.25

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CITIZENS STATE BANK OF TRACY.

GEO. E. DUTTON, President; S. P. HICKS, Vice President; D. H. EVANS, Vice President; J. A. RICKERT, Cashier. Directors—Geo. E. Dutton, of Sycamore, Ill.; D. H. Evans, S. P. Hicks, H. F. Seiter, H. J. Pattridge, W. H. Valentine, Neil Finch, J. A. Rickert, O. L. Pattridge, all of Tracy.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$354,223 82	$394,642.31	Capital stock	$50,000.00	$50,000.00
Overdrafts	1,531.54	1,548.38	Surplus	10,000.00	10,000 00
Bkg. house, furn. and fix.	7,000.00	7,600.00	Undivided profits, net	1,230.22	1,669.14
Due from banks	17,492.94	15,263.05	Deposits subject to check.	89,440.85	104,027.77
Cash on hand	17,037.16	18,336.78	Certified checks	2,600.00	90.00
Checks and cash items	247.30	196.87	Cashier's checks	958.62	1,041.58
			Time certificates	243,303.07	270,758.90
Totals	$397,532.76	$437,587.39	Totals	$397,532.76	$437,587.39

MILLVILLE STATE BANK.

J. W. NOLAN, President; W. H. KILEY, Vice President; P. J. COSGROVE, Cashier. Directors—J. W. Nolan, W. H. Kiley, Chas. Schleicher, Albert Olson, P. J. Cosgrove, all of Millville.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$115,208.71	$121,962.38	Capital stock	$10,000.00	$10,000.00
Overdrafts	351.48	81.80	Surplus	4,000.00	4,800.00
Bkg. house, furn. and fix.	3,000.00	3,000.00	Notes rediscounted and bills payable	8,000.00	2,000.00
Due from banks	7,722.89	5,779.05	Deposits subject to check.	23,669.98	29,100 00
Cash on hand	1,641.18	2,019.11	Cashier's checks	768 20	1,936.94
Checks and cash items	1,147.42	43.40	Time certificates	83,110.01	85,479.93
Paid out for expenses, etc., in excess of earnings	476.51	431.13			
Totals	$129,548.19	$133,316.87	Totals	$129,548.19	$133,316.87

FARMERS STATE BANK OF HAYWARD.

H. C. NELSON, President; ANDREW FRYDENLUND, Vice President; J. J. HOVE, Cashier. Directors—H. C. Nelson, Andrew Frydenlund, Thos. Thompson, all of Hayward; Vegger Gulbrandson, H. E. Kellar, both of Albert Lea.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$79,542.48	$91,163.24	Capital stock	$10,000.00	$10,000.00
Overdrafts	47.36	859.86	Surplus	4,500.00	6,000.00
Bonds and securities	1,000.00	1,000.00	Undivided profits, net	1,208.27	795.50
Bkg. house, furn. and fix.	2,900.37	2,900.37	Dividends unpaid	.....	72.20
Due from banks	19,539.68	12,484.67	Deposits subject to check.	32,435.78	31,719.82
Cash on hand	2,423 34	3,294.30	Cashier's checks	3,218 65	3,276.10
Checks and cash items	564.50	345.04	Savings deposits	494 21	1,558.17
			Time certificates	54,160.82	58,621.52
			Other liabilities	.....	4.17
Totals	$106,017.73	$112,047.48	Totals	$106,017.73	$112,047.48

STATE BANK OF MIDDLE RIVER.

H. L. MELGAARD, President; A. D. STEPHENS, Vice President; A. C. KVENSES, Cashier. Directors—H. L. Melgaard, C. G. Moline, F. D. Feye, all of Argyle; A. D. Kvennes, of Middle River; A D. Stephens, of Crookston.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$171,695.74	$183,047.00	Capital stock	$10,000.00	$10,000.00
Overdrafts	297.13	48.26	Surplus	10,000.00	15,000.00
Bkg. house, furn. and fix.	6,000.00	6.400.00	Undivided profits, net	488.95	153.44
Other real estate	.....	5,790 97	Deposits subject to check.	59,304.14	45,384.78
Due from banks	28,646.10	14,627.73	Cashier's checks	5,408 21	1,879.71
Cash on hand	4,119.62	3,416.16	Due to banks	12,000 00	.....
Checks and cash items	114.22	655.87	Savings deposits	1,755.78	2,082.14
			Time certificates	111,915.73	139,485.92
Totals	$210,872.81	$213,985.99	Totals	$210,872.81	$213,985.99

FIRST STATE BANK OF PLUMMER.

J. A. DUFFY, President; C. L. DUFFY, Vice President; HENRY J. ENDERLE, Cashier. Directors—J. A. Duffy, C. L. Duffy, both of Red Lake Falls; Henry J. Enderle, J. W. Pahlen, both of Plummer; Con Short, of Lillo.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$97,679.60	$112,624.61	Capital stock	$10,000.00	$10,000.00
Overdrafts	195.50	105.32	Surplus	3,000.00	6,000.00
Bkg. house, furn. and fix.	4,700.00	6,000.00	Undivided profits, net	440.39	.....
Other real estate	1,600.00	1,600 00	Notes rediscounted and bills payable	2,900.00	.....
Due from banks	3,062.96	20,376.28	Deposits subject to check.	30,425.32	51,856.62
Cash on hand	5,420 25	7,126.50	Cashier's checks	1,170.79	652.86
Checks and cash items	83.57	290.07	Time certificates	64,805.38	79,770.99
Paid out for expenses, etc., in excess of earnings	.....	157.69			
Totals	$112,741.88	$128,280.47	Totals	$112,741.88	$128,280.47

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STATE BANK OF GREENBUSH.

T. ANDERSON, President; T. LUNDEVALL, Vice President; MIKE SERSEN, Cashier. Directors—T. Anderson, of Milan; T. Lundevall, Mike Sersen, both of Greenbush.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$132,984.83	$138,069.68	Capital stock	$10,000.00	$10,000.00
Overdrafts	332.66	547.34	Surplus	14,000.00	14,000.00
Bkg. house, furn. and fix.	6,500.00	6,500 00	Notes rediscounted and bills payable	21,000 00	4,000.00
Other real estate	3,601.77	2,897.71	Deposits subject to check.	29,815.33	18,396.33
Due from banks	5,112.51	5,870.55	Cashier's checks	2,957.81	1,498.28
Cash on hand	2,805.20	2,050.09	Due to banks	3,763.85	.....
Checks and cash items	27.95	57.99	Time certificates	70,508.30	108,767.58
Paid out for expenses, etc., in excess of earnings	1,380.37	1,168.83	Other liabilities	700.00	500.00
Totals	$152,745.29	$157,162.19	Totals	$152,745.29	$157,162.19

FIRST STATE BANK OF BROOKS.

L. C. SIMONS, President; CHAS. N. BOURDON, Vice President; S. M. STRAND, Cashier. Directors—L. C. Simons, of St. Paul; Chas. N Bourdon, of Winnipeg, Canada; S. M. Strand, of Brooks.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$57,071 77	$48,428.47	Capital stock	$10,000.00	$10,000.00
Overdrafts	215.41	133.64	Surplus	2,000.00	2,000.00
Bkg house, furn. and fix.	5,599.70	5,384.75	Notes rediscounted and bills payable	3,000.00	.....
Other real estate	.....	941.20	Deposits subject to check.	18,911.22	25,845.39
Due from banks	2,620.94	14,201.30	Cashier's checks	1,070.59	700.81
Cash on hand	2,056.42	2,399.61	Time certificates	33,229.30	33,613.40
Checks and cash items	96.40	59.25			
Paid out for expenses, etc., in excess of earnings	550 47	611.38			
Totals	$68,211.11	$72,159.60	Totals	$68,211.11	$72,159.60

BRONSON STATE BANK.

F. M. ENGELBERT, President; ANDREW VIK, Vice President; J. A. ENGELBERT, Cashier. Directors—E. M. Engelbert, Andrew Vik, Peter Vik, O. T. Danielson, all of Bronson; G. W. Dahlgren, of Kennedy.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$85,792.73	$90,374.90	Capital stock	$20,000.00	$20,000.00
Bkg. house, furn. and fix.	6,200.00	6,000.00	Surplus	2,500.00	3,500.00
Other real estate	553.05	632.25	Undivided profits, net	884.09	267.88
Due from banks	13,681.98	21,156 54	Deposits subject to check.	24,516.46	27,359.60
Cash on hand	4,131.60	6,139.67	Demand certificates	102 70	.....
Checks and cash items	33.84	164.26	Cashier's checks	3,291 27	1,467.55
			Time certificates	59,098.68	71,872.59
Totals	$110,393.20	$124,467.62	Totals	$110,393.20	$124,467.62

FIRST STATE BANK OF ST. JOSEPH.

J. C. CREVER, President; MARTIN LOSO, Vice President; J. STOCK, Cashier. Directors—J. C. Crever, Martin Loso, F. J. Schroeder, Martin Schroeder, John Schroeder, all of St. Joseph.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$208,451.10	$247,677.41	Capital stock	$10,000.00	$10,000.00
Overdrafts	611.68	136.47	Surplus	10,000.00	10,000.00
Bkg. house, furn. and fix.	4,000.00	4,000.00	Undivided profits, net	1,790.19	3,198.48
Due from banks	16,281.07	34,861 45	Deposits subject to check.	38,442.22	54,274.74
Cash on hand	5,097.63	6,886 86	Cashier's checks	75.00	239.32
Checks and cash items	1,177.00	521.57	Time certificates	175,311.07	216,371 22
Totals	$235,618.48	$294,083.76	Totals	$235,618.48	$294,083.76

FARMERS AND MERCHANTS STATE BANK OF GREENBUSH.

D. E. TAWNEY, President; A. PELOWSKI, Vice President; G. I. BRANDT, Cashier. Directors—D. E. Tawney, P. E. Baumgartner, both of Winona; A. Pelowski, G. I. Brandt, both of Greenbush; A. H. Foss, of Roseau.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$124,874 52	$126,324.33	Capital stock	$12,000.00	$12,000.00
Overdrafts	200.48	430.14	Surplus	18,000.00	18,000.00
Bonds and securities	2,822.17	3,482.54	Undivided profits, net	494.20	.....
Bkg. house, furn. and fix.	7,000.00	7,000.00	Notes rediscounted and bills payable	18,000.00	.....
Other real estate	1,915.13	3,577.56	Deposits subject to check.	16,785.67	22,293.25
Due from banks	1,151.82	15,698 28	Certified checks	.....	92.38
Cash on hand	3,054.16	3,412 41	Cashier's checks	1,816.22	2,019.19
Checks and cash items	78.86	485.70	Time certificates	74,001.05	106,066 47
Paid out for expenses, etc., in excess of earnings	.....	60.33			
Totals	$141,097.14	$160,471.29	Totals	$141,097.14	$160,471.29

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MILACA STATE BANK.

JACOB VAN RHEE, President; KNUTE ELLINGBOE, Vice President; C. H. HAMMARBERG, Cashier. Directors—Jacob Van Rhee, Knute Ellingboe, Alfred Olson, C. H. Hammarberg, F. R. Burrell, all of Milaca.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$141,028 62	$146,330.95	Capital stock	$30,000.00	$30,000.00
Overdrafts	1,137.91	1,031.83	Surplus	2,700 00	4,050.19
Bkg. house, furn. and fix.	10,900.00	9,935.00	Undivided profits, net	2,786.01	3,867.13
Other real estate	5,627.60	2,050.00	Notes rediscounted and bills payable	10,000.00	.....
Due from banks	1,758.35	5,483.58	Deposits subject to check.	42,666.43	40,355.52
Cash on hand	3,900.92	4,368.35	Cashier's checks	1,244.45	651.17
Checks and cash items	42.40	671.33	Due to banks	1,300.75	2,322.39
			Savings deposits	4,449.36	3,796.37
			Time certificates	69,248.80	84,828.27
Totals	$164,395.80	$169,871.04	Totals	$164,395.80	$169,871.04

FARMERS AND MERCHANTS STATE BANK OF SLEEPY EYE.

E. P. BERTRAND, President; JOHN CUTTING, Vice President; WM. BRUST, Cashier. Directors—E. P. Bertrand, John Cutting, Edward Nelson, Christ Jennson, H. G. Hillesheim, Chas. P. Black, Wm. Brust, all of Sleepy Eye.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$334,681.03	$366,998.35	Capital stock	$25,000.00	$25,000.00
Overdrafts	1,128.95	638.72	Surplus	5,000.00	9,000.00
Bonds and securities	45,965.79	44,785.79	Undivided profits, net	1,697.51	3,110.03
Bkg. house, furn. and fix.	10,650.00	10,500.00	Deposits subject to check.	72,541.77	88,525.95
Other real estate	1,300.00	1,300.00	Cashier's checks	2,915.08	530.08
Due from banks	144,083.12	87,389.19	Savings deposits	3,120 33	3,320.39
Cash on hand	21,042.43	22,652.82	Time certificates	449,670.38	405,633.25
Checks and cash items	1,093.75	854.83			
Totals	$559,945.07	$535,119.70	Totals	$559,945.07	$535,119.70

FARMERS STATE BANK OF WANAMINGO.

HENRY M. HALVORSON, President; N. J. OLNESS, Vice President; C. A. STROMME, Vice President; MARTIN HALVORSON, Cashier. Directors—O. Follingstad, N. J. Olness, C. A. Stromme, G. V. Young, L. R. Gronseth, O. T. Teigen, Martin Halvorson, Henry M. Halvorson, all of Wanamingo; A. J. Rockne, of Zumbrota.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$407,837.04	$456,769.76	Capital stock	$25,000.00	$25,000.00
Overdrafts	.....	207.90	Surplus	8,000.00	10,000.00
Bonds and securities	7,000.00	5,210.00	Undivided profits, net	2,373.28	2,896.48
Bkg. house, furn. and fix.	5,500.00	14,000.00	Deposits subject to check.	84,418.25	98,653.96
Due from banks	62,697.67	70,919 63	Demand certificates	6,792.63	961.04
Cash on hand	6,915.05	6,798.59	Cashier's checks	.....	2,981.21
			Time certificates	363,365.60	413,413.19
Totals	$489,949.76	$553,905.88	Totals	$489,949.76	$553,905.88

STATE BANK OF SPRING GROVE.

O. B. TONE, President; O. B. NELSON, Vice President; C. J. SCOFIELD, Cashier. Directors—O. B. Tone, O. B. Nelson, P. M. Fladager, C. M. Langland, C. J. Scofield, all of Spring Grove; E. J. Scofield, of Elbow Lake.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$268,992.86	$267,226.85	Capital stock	$15,000.00	$15,000.00
Overdrafts	166.58	229.02	Surplus	5,000.00	5,000.00
Bonds and securities	6,000.00	4,000.00	Undivided profits, net	3,083.84	226.46
Bkg. house, furn. and fix.	6,242.39	6,261.69	Deposits subject to check.	50,115.50	44,299.70
Due from banks	28,362.60	23,548 08	Demand certificates	208 03	37.22
Cash on hand	5,811.55	8,716.00	Cashier's checks	4,206.57	1,630.63
Checks and cash items	242.99	240.97	Due to banks	12,929.77	11,412.22
Other resources	142.72	93.31	Savings deposits	10,864.02	14,558.98
			Time certificates	214,553.96	218,150.71
Totals	$315,961.69	$310,315.92	Totals	$315,961.69	$310,315.92

STATE BANK OF HAMBURG.

HENRY L. SIMONS, President; F. S. MAYER, Vice President; H. F. DROEGE, Cashier. Directors—Henry L. Simons, of Glencoe; F. S. Mayer, of Young America; H. F. Droege, of Hamburg.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$102,641.28	$103,377.99	Capital stock	$10,000.00	$10,000.00
Overdrafts	.15	87.85	Surplus	$12,000.00	$12,500.00
Bonds and securities	3,000.00	3,000.00	Undivided profits, net	31.98	533.04
Bkg. house, furn. and fix.	5,964 02	8,151.23	Dividends unpaid	360.00	360.00
Other real estate	3,000.00	3,000.00	Deposit ssubject to check.	24,861.14	25,634.88
Due from banks	8,893.59	4,258.64	Demand certificates	1,925.00	2,266.99
Cash on hand	2,039.63	3,877.34	Savings deposits	2,006.04	2,608.10
			Time certificates	74,354.51	71,850.04
Totals	$125,538.67	$125,753.05	Totals	$125,538.67	$125,753.05

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CITIZENS STATE BANK OF FERTILE.

ED MOSSEFIN, President; O. H. TARALSETH, Vice President; A. P. HANSON, Cashier. Directors—Ed Mossefin, A. P. Hanson, O. O. Kvenvolden, all of Fertile; O. H. Taralseth, R. B. Taralseth, both of Warren.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$167,838.57	$191,664.13	Capital stock	$15,000.00	$15,000.00
Overdrafts	532.75	325.81	Surplus	6,000.00	7,000.00
Bkg. house, furn. and fix.	8,300.00	8,600.00	Undivided profits, net	282.66	436.33
Other real estate	.....	2,593.25	Notes rediscounted and bills payable	5,000.00	13,000.00
Due from banks	14,669.42	8,220.67	Deposits subject to check	51,518.63	53,457.44
Cash on hand	4,044.86	6,421.66	Cashier's checks	4,269.05	3,778.93
Checks and cash items	159.10	230.43	Due to banks	4,057.17	5,107.18
Other resources	.....	54.00	Time certificates	109,417.19	120,330.07
Totals	$195,544.70	$218,109.95	Totals	$195,544.70	$218,109.95

VERNON CENTER STATE BANK.

F. H. BARNES, President; E. W. WASHBURN, Vice President; W. J. RICHTER, Cashier. Directors—F. H. Barnes, Ed Barnes, E. W. Washburn, A. G. Halverson, J. E. Schwarz, Frank Hartwich, all of Vernon Center; H. O. Thompson, of Amboy; J. J. Flachsenhar, of Mankato.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$116,916.94	$121,749.72	Capital stock	$10,000.00	$10,000.00
Overdrafts	265.61	250.18	Surplus	10,000.00	13,000.00
Bonds and securities	1,000.00	1,000.00	Undivided profits, net	1,021.34	1,008.37
Bkg. house, furn. and fix.	3,870.80	3,600.00	Notes rediscounted and bills payable	.....	2,000.00
Other real estate	.....	2,091.80	Deposits subject to check	43,261 33	42,497.09
Due from banks	8,862.53	8,366 11	Cashier's checks	3,035.10	3,783.36
Cash on hand	3,069.53	1,590.22	Savings deposits	1,790.83	2,441.68
Checks and cash items	236.85	144.80	Time certificates	65,113.66	64,062.33
Totals	$134,222.26	$138,792.83	Totals	$134,222.26	$138,792.83

STATE BANK OF BYRON.

JO. B. KENDALL, President; McD. WILLIAMS, Vice President; F. M. WILLIAMS, Cashier. Directors—Jo. B. Kendall, H. A. Hoton, H. P. Whitcomb, J. V. Hicks, all of Byron; McD. Williams, of Dodge Center.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$82,724.89	$89,765.70	Capital stock	$10,000.00	$10,000.00
Overdrafts	192.25	177.93	Surplus	4,000.00	5,000.00
Bonds and securities	500.00	.....	Undivided profits, net	283.98	808.95
Bkg house, furn. and fix.	3,500 00	3,600.00	Deposits subject to check	29,106.92	25,211.75
Due from banks	7,270.86	3,898.38	Cashier's checks	640.45	431.28
Cash on hand	3,673.19	3,164.91	Savings deposits	2,376 79	3,441.92
Checks and cash items	341.15	193.03	Time certificates	51,794.20	55,906.05
Totals	$98,202.34	$100,799.95	Totals	$98,202.34	$100,799.95

BROWNS VALLEY STATE BANK.

J. L. PAUL, President; WM. L. PAUL, Vice President; LEO F. SCHMITT, Cashier. Directors—J. L. Paul, Wm. L. Paul, Geo. B. Scheifley, all of Browns Valley; H. H. Nelson, of Ponoma, Cal.; Peter Nelson, of Los Angeles, Cal.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$249,285.21	$242,501.88	Capital stock	$30,000.00	$30,000.00
Overdrafts	25.22	115.23	Surplus	6,000.00	6,000.00
Bkg. house, furn. and fix.	8,396 72	9,072 92	Undivided profits, net	3,572.53	7,451.77
Other real estate	1,305.67	1,405.02	Deposits subject to check	68,828.22	88,904.93
Due from banks	41,474.30	50,233.87	Certified checks	357.98	337.95
Cash on hand	9,040.15	9,973 22	Cashier's checks	8,027.54	15,904 48
Checks and cash items	649.49	1,643.87	Time certificates	193,390.49	166,346 88
Totals	$310,176.76	$314,946.01	Totals	$310,176.76	$314,946.01

FIRST STATE BANK OF CAMBRIDGE.

J. A. STONEBURG, President; E. F. GILLESPIE, Vice President; T. C. BLOMGREN, Cashier. Directors—J. A. Stoneburg, E. F. Gillespie, T. C. Blomgren, A. W. Ericson, Chas. W. Patsold, Eric Moody, all of Cambridge; C. A. Exstrand, of North Branch.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$220,937.75	$220,905.47	Capital stock	$20,000.00	$20,000.00
Overdrafts	852.50	2,966.18	Surplus	5,000.00	8,000.00
Bonds and securities	4,913.03	4,198.32	Undivided profits, net	5,693.42	2,684.07
Bkg. house, furn. and fix.	7,265.87	7,054.02	Dividends unpaid	200.00	.....
Other real estate	343.66	326.50	Deposits subject to check	98,713.96	87,703.33
Due from banks	21,421.27	54,617.40	Cashier's checks	4,329.15	5,664.43
Cash on hand	10,034.74	4,618 99	Savings deposits	2,259.40	7,818.89
Checks and cash items	547 01	398.05	Time certificates	130,119 90	163,214.21
Totals	$266,315.83	$295,084.93	Totals	$266,315.83	$295,084.93

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TRACY STATE BANK.

LESTER J. FITCH, President; D. A. McLARTY, Vice President; ISAAC HOLUM, Cashier. Directors—Lester J. Fitch, Foi H. Fitch, A. Swoffer, all of Tracy; D. A. McLarty, of Granite Falls; C. S. Orwoll, of Clarkfield.

Resources:	June 23, '15	June 30, '16
Loans and discounts	$94,789 59	$114,288.59
Overdrafts	193.68	266.73
Bkg. house, furn. and fix.	7,792.50	7,750.00
Other real estate	3,500.00	3,500.00
Due from banks	3,907.20	3,766 08
Cash on hand	4,395.21	3,567.36
Checks and cash items	77.25	562.20
Totals	$114,655.43	$133,700.96

Liabilities:	June 23, '15	June 30, '16
Capital stock	$20,000.00	$20,000.00
Surplus	3,500.00	4,000.00
Undivided profits, net	183.52	173.62
Notes rediscounted and bills payable	5,000.00	14,000 00
Deposits subject to check	30,393.02	25,614.56
Cashier's checks	1,034.87	1,704.27
Due to banks	1,035.90	2,705.32
Savings deposits	1,875.86	2,177.62
Time certificates	51,632.26	63,325.57
Totals	$114,655.43	$133,700.96

SECURITY STATE BANK OF PRINCETON.

J. W. GOULDING, President; MARY RINES, Vice President; G. A. EATON, Cashier. Directors—John W. Goulding, Mary Rines, G. A. Eaton, Frank Goulding, all of Princeton.

Resources:	June 23, '15	June 30, '16
Loans and discounts	$340,719.10	$350,494.15
Overdrafts	706.32	580.40
Bkg. house, furn. and fix.	10,000.00	10,000.00
Other real estate	4,090 00	3,010.00
Due from banks	18,354.83	64,348 35
Cash on hand	9,361.15	8,914.25
Checks and cash items	4,526.64	4,684.95
Totals	$387,758.04	$442,032.10

Liabilities:	June 23, '15	June 30, '16
Capital stock	$32,000.00	$32,000.00
Surplus	8,500.00	9,500.00
Undivided profits, net	1,146.09	1,897.99
Notes rediscounted and bills payable	6,000.00	.....
Deposits subject to check	105,895 41	147,950 06
Time certificates	234,216.54	250,684.05
Totals	$387,758.04	$442,032.10

OAKLEY STATE BANK, BUFFALO.

C. E. OAKLEY, President; A. C. HEATH, Vice President; W. D. OAKLEY, Cashier. Directors—C. E. Oakley, A. C. Heath, W. D. Oakley, all of Buffalo.

Resources:	June 23, '15	June 30, '16
Loans and discounts	$325,872.49	$360,133.16
Bonds and securities	27,789.16	19,627.27
Bkg. house, furn. and fix.	2,000.00	2,000.00
Other real estate	.....	1,770.39
Due from banks	85,200.47	61,903.39
Cash on hand	11,552.89	9,869 97
Checks and cash items	701.27	591.27
Totals	$453,116.28	$455,895.45

Liabilities:	June 23, '15	June 30, '16
Capital stock	$25,000.00	$25,000.00
Surplus	8,000.00	9,000.00
Undivided profits, net	5,368.20	3,093.27
Deposits subject to check	64,139.73	69,062.39
Demand certificates	5,002.33	8,636.01
Savings deposits	28,481.61	30,077.92
Time certificates	317,124.41	311,025.86
Totals	$453,116.28	$455,895.45

FARMERS AND MERCHANTS STATE BANK OF ST. VINCENT.

T. M. GEORGE, Vice President; ROBERT E. BENNETT, Cashier. Directors—T. M. George, of Hallock; Robert E. Bennett, John Ash, both of St. Vincent; Wm. J. Ford, of Emerson, Manitoba.

Resources:	June 23, '15	June 30, '16
Loans and discounts	$80,069.76	$75,253.97
Overdrafts	452.64	196.67
Bkg house, furn. and fix.	4,164 02	4,233.77
Other real estate	3,238.03	4,920.63
Due from banks	7,614.39	14,556.33
Cash on hand	3,380 14	2,937.38
Checks and cash items	11.06	116.31
Paid out for expenses, etc., in excess of earnings	1,880.53	1,280.79
Totals	$100,810.57	$103,495.85

Liabilities:	June 23, '15	June 30, '16
Capital stock	$10,000.00	$10,000.00
Surplus	2,000.00	2,000.00
Notes rediscounted and bills payable	13,000 00	.....
Deposits subject to check	28,099.60	23,590.00
Cashier's checks	362.00	559.75
Savings deposits	1,632.02	2,694.47
Time certificates	45,716.95	64,651.63
Totals	$100,810.57	$103,495.85

FIRST STATE BANK OF ROLLINGSTONE.

NICHOLAS SCHUH, President; J. H. DAVIS, JR., Vice President; A. A. WALCH, Cashier. Directors—Nicholas Schuh, of Rollingstone; John Walch, of Elgin; J. P. Schuh, Hannibal Choate, J. H. Davis, Jr., all of Winona.

Resources:	June 23, '15	June 30, '16
Loans and discounts	$143,711.57	$177,455.82
Overdrafts	615.69	664.56
Bkg. house, furn. and fix.	4,000 00	3,000.00
Due from banks	18,547.39	12,972.44
Cash on hand	4,911.79	3,371 47
Checks and cash items	1,190.50	128.10
Totals	$172,976.94	$197,592.39

Liabilities:	June 23, '15	June 30, '16
Capital stock	$20,000.00	$20,000.00
Surplus	5,000.00	5,000.00
Undivided profits, net	1,078.00	733.12
Deposits subject to check	27,265.64	29,460.09
Cashier's checks	.....	1,215.12
Savings deposits	.....	5,201 55
Time certificates	119,633.30	135,982.51
Totals	$172,976.94	$197,592.39

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FIRST STATE BANK OF WYKOFF.

J. J. WALKER, President; A. G. SPIES, Vice President; C. M. ALLEN, Cashier. Directors—J. J. Walker, A. G. Spies, C. M. Allen, G. N. Sheppard, Henry Affeldt, William Kohlmeyer, Fred Sabotka, all of Wykoff.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$170,647.35	$183,421.41	Capital stock	$15,000.00	$15,000.00
Bonds and securities	3,000.00	3,000.00	Surplus	9,000.00	10,000.00
Bkg. house, furn. and fix.	7,400.00	7,200.00	Undivided profits, net	149.96	1,494.37
Other real estate	2,285 00	2,285.00	Deposits subject to check.	47,950.53	46,300.17
Due from banks	32,564.06	20,698 99	Time certificates	149,307.72	153,017.47
Cash on hand	5,854.59	9,204.95	Other liabilities	348.54	253.59
Checks and cash items	5.75	255.25			
Totals	$221,756.75	$226,065.60	Totals	$221,756.75	$226,065.60

FIRST STATE BANK OF BELTRAMI.

J. W. WHEELER, President; C. C. HEATH, Vice President; E. M. WALSH, Vice President; T. O. HALDAHL, Cashier. Directors—J. W. Wheeler, of St. Paul; S. A. Wallace, E. M. Walsh, both of Crookston; C. C. Heath, T. O. Haldahl, both of Beltrami.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$150,388.06	$170,492.44	Capital stock	$10,000.00	$10,000.00
Overdrafts	1,698.76	2,461.32	Surplus	5,000.00	5,000.00
Bonds and securities	2,531.94	2,052.08	Undivided profits, net	146.93	251.32
Bkg. house, furn. and fix.	6,257.06	7,153.94	Notes rediscounted and bills payable	15,000.00	10,000.00
Other real estate	1,000.00	.....	Deposits subject to check	41,154 51	47,419.52
Due from banks	7,963 05	13,067.14	Cashier's checks	.....	122.84
Cash on hand	2,523 43	2,691.65	Savings deposits	.....	966.78
Checks and cash items	425.34	252.48	Time certificates	101,173.60	124,259.14
			Other liabilities	312.60	151.45
Totals	$172,787.64	$198,171.05	Totals	$172,787.64	$198,171.05

MADISON STATE BANK.

P. K. HASLERUD, President; H. A. LARSON, Vice President; O. G. DALE, Cashier. Directors—O. G. Dale, H. A. Larson, H. O. Berg, E. H. Peterson, O. J. Skjei, O. Elias Hauge, all of Madison; P. K. Haslerud, of Crookston.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$268,360.66	$275,860.55	Capital stock	$25,000.00	$25,000.00
Overdrafts	685.55	561.18	Surplus	5,000.00	5,000.00
Bonds and securities	921 80	1,396.89	Undivided profits, net	1,052.16	1,077 94
Bkg. house, furn. and fix.	8,300 00	8,900.00	Deposits subject to check.	89,620.84	137,266.32
Other real estate	3,327.57	4,274.23	Demand certificates	5,716.43	.....
Due from banks	25,891.20	27,520.50	Cashier's checks	1,608.60	6,114.20
Cash on hand	14,209.85	17,400.05	Savings deposits	31,344.60	.....
Checks and cash items	2,023.04	2,866.52	Time certificates	164,377.04	164,321.46
Totals	$323,719.67	$338,779.92	Totals	$323,719.67	$338,779.92

CITIZENS STATE BANK OF CANNON FALLS.

HIRAM A. SCRIVER, President; CLIFF W. GRESS, Vice President; ALGOT W. SWANSON, Cashier. Directors—Hiram A. Scriver, Albert Scriver, both of Minneapolis; Cliff W. Gress, Algot W. Swanson, both of Cannon Falls.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$609,450.52	$716,715.51	Capital stock	$30,000.00	$60,000 00
Overdrafts	199.92	.....	Surplus	30,000.00	12,000 00
Bonds and securities	187,874.86	156,319.90	Undivided profits, net	1,147.28	1,196.33
Bkg. house, furn. and fix.	20,000.00	20,000.00	Dividends unpaid	.....	3,600.00
Due from banks	90,556.82	72,948 96	Deposits subject to check	158,104.10	167,125.10
Cash on hand	32,049.86	34,052.16	Demand certificates	7,414.04	7,921.50
Checks and cash items.	463.39	2,573.35	Cashier's checks	23,173.92	14,182.96
			Due to banks	614.16	1,119 55
			Savings deposits	26,265.94	30,969.99
			Time certificates	653,875 93	694,494.45
			Other liabilities	10,000.00	10,000.00
Totals	$940,595.37	$1,002,609.88	Totals	$940,595.37	$1,002,609.88

STATE BANK OF DUNDEE.

B. N. BODELSON, President; F. D. LINDQUIST, Vice President; E. W. KANE, Cashier. Directors—B. N. Bodelson, S. H. Nelson, E. W. Kane, J. H. Kane, all of Dundee; F. D. Lindquist, of Fulda; J. W. Benson, of Heron Lake; S. H. Brown, of Table Rock, Neb.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$234,156.87	$263,306.00	Capital stock	$15,000.00	$15,000 00
Overdrafts	619.09	669.66	Surplus	15,000 00	15,000.00
Bkg. house, furn. and fix.	1,500.00	3,500.00	Undivided profits, net	2,091.03	5,034.87
Due from banks	9,986.08	18,323.08	Notes rediscounted and bills payable	14,261.70	15,000.00
Cash on hand	2,072.90	3,033.15	Deposits subject to check.	49,249.81	53,315.21
Checks and cash items	1,070.58	1,869.30	Cashier's checks	638.97	648.65
			Due to banks	3,000.00	5,000.00
			Time certificates	149,881.77	181,095.02
			Other liabilities	282.24	607.44
Totals	$249,405.52	$290,701.19	Totals	$249,405.52	$290,701.19

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MINERS STATE BANK OF CHISHOLM.

S. R. KIRBY, President; JOHN A. REDFERN, Vice President; W. M. PRATT, Cashier. Directors—John A. Redfern, of Hibbing; W. H. Pratt, of Chisholm; S. R. Kirby, of Duluth.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$115,764.40	$172,683.29	Capital stock	$10,000.00	$10,000.00
Overdrafts	168.12	.....	Surplus	2,000.00	2,000.00
Bonds and securities	15,000.00	15,000.00	Undivided profits, net	796.17	1,289.68
Banking house, furniture and fixtures	5,594.10	5,500.00	Deposits subject to check	56,894.15	58,443.38
Other real estate	334.42	643.50	Certified checks	523.95	15.80
Due from banks	26,292 71	9,242.81	Cashier's checks	1,390 35	2,315.61
Cash on hand	7,376.22	5,032.09	Due to banks	7,936.39	3,567.44
Checks and cash items	1,514.89	1,015.03	Savings deposits	86,165.42	121,168.33
Other resources	227.02	.....	Time certificates	6,565.45	10,316.48
Totals	$172,271.88	$209.116.72	Totals	$172,271.88	$209.116.72

FARMERS STATE BANK OF NEWFOLDEN.

O. L. MELGAARD, President; H. L. MELGAARD, Vice President; H. E. MYHRE, Cashier. Directors—O. L. Melgaard, H. L. Melgaard, both of Argyle; Anders Korstad, H. E. Myhre, both of Newfolden; T. L. Melgaard, of Thief River Falls.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$105,837.30	$131,182.52	Capital stock	$10,000.00	$10,000.00
Overdrafts	53.65	732 98	Surplus	5,000.00	5,000.00
Bonds and securities	1,024.65	1,107.36	Undivided profits, net	664.43	500.39
Bkg. house, furn. and fix.	5,750.00	5,750.00	Notes rediscounted and bills payable	.....	8,000.00
Other real estate	140.00	140.00	Deposits subject to check.	27,887.73	29,129.46
Due from banks	20,743.72	8,438 10	Cashier's checks	1,768.56	1,678 02
Cash on hand	2,850.07	3,613.41	Savings deposits	900.30	543.86
Checks and cash items	66.43	412.54	Time certificates	90,244.80	96,525.18
Totals	$136,465.82	$151,376.91	Totals	$136,465.82	$151,376.91

FARMERS STATE BANK OF SACRED HEART.

EDWARD O'CONNOR, President; TIMOTHY O'CONNOR, Vice President; OSCAR OLUFSON, Cashier. Directors—Edward O'Connor, H. O. Agre, A. O. Skrukrud, all of Sacred Heart; Timothy O'Connor, Wm. O'Connor, both of Renville.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$333,624.78	$389,300.35	Capital stock	$25,000.00	$25,000.00
Overdrafts	386.59	406.74	Surplus	20,000.00	25,000.00
Bkg. house, furn. and fix.	7,850.00	7,850.00	Undivided profits, net	1,990.82	484.55
Due from banks	126,310.97	52,534.70	Deposits subject to check.	68,408.42	57,539.32
Cash on hand	8,158.61	7,620.22	Cashier's checks	1,928.33	1,764.03
Checks and cash items	70.20	59.03	Savings deposits	1,624 43	1,627.19
			Time certificates	357,449 05	346,355.95
Totals	$476,401.05	$457,771.04	Totals	$476,401.05	$457,771.04

FIRST STATE BANK OF BUHL.

G. A. WELLNER, President; F. H. CASH, Vice President; T. G. FLYNN, Cashier. Directors—G. A. Wellner, of Hibbing; F. H. Cash, of Kinney; A. B. Holley, of Virginia; Gust Gronberg, Matt Kayfes, T. G. Flynn, all of Buhl.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$192,152.42	$179,543.24	Capital stock	$25,000.00	$25,000.00
Overdrafts	477.65	31.26	Surplus	7,000.00	8,000.00
Bonds and securities	8,131.70	7,175.66	Undivided profits, net	4,035.08	6,066.45
Bkg. house, furn. and fix.	9,437.71	9,241.60	Notes rediscounted and bills payable	57,389.17	33,325.82
Due from banks	22,414.70	52,022.85	Deposits subject to check.	105,984.97	130,254.20
Cash on hand	8,418 34	8,687.15	Certified checks	500.00	12.50
Checks and cash items	801.50	105 00	Savings deposits	30,969 32	45,235.72
Other resources	500.48	868.94	Time certificates	11,455.96	9,781.01
Totals	$242,334.50	$257,675.70	Totals	$242,334.50	$257,675.70

LINCOLN COUNTY STATE BANK, IVANHOE.

H. J. TILLEMANS, President; A. E. ANDERSON, Vice President; N. KLUCZNY, Vice President; F. R. KLUCZNY, Cashier. Directors—H. J. Tillemans, of Minneota; A. E. Anderson, N. Kluczny, F. R. Kluczny, L. V. Widmark, all of Ivanhoe.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$176,313.89	$191,986.26	Capital stock	$15,000.00	$15,000.00
Overdrafts	148.10	216.10	Surplus	5,000.00	8,000.00
Bkg. house, furn. and fix.	6,300.00	6,300.00	Undivided profits, net	3,234.24	4,815.58
Other real estate	827.30	.....	Notes rediscounted and bills payable	10,000.00	.....
Due from banks	9,430.60	20,580.61	Deposits subject to check.	40,972.77	47,685.18
Cash on hand	6,518.66	4,659 62	Cashier's checks	1,791 04	2,537.27
Checks and cash items	.....	1,398.63	Time certificates	123,540.50	147,103.19
Totals	$199,538.55	$225,141.22	Totals	$199,538.55	$225,141.22

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FIRST STATE BANK OF CLEARWATER.

JOS. WHITTEMORE, President; M. G. WHITTEMORE, Vice President; C. D. WHITTEMORE, Cashier. Directors—Jos. Whittemore, C. D. Whittemore, M. G. Whittemore, all of Clearwater.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$127,040.77	$147,123.48	Capital stock	$10,000.00	$10,000.00
Overdrafts	14.48	38.97	Surplus	2,000.00	2,000.00
Bonds and securities	2,000.00	2,000.00	Undivided profits, net	1,159.04	498.35
Bkg. house, furn. and fix.	3,650.00	4,050.00	Deposits subject to check.	24,831.71	22,068.49
Due from banks	21,391 49	11,359.28	Cashier's checks	1,108.36	1,916.85
Cash on hand	2,015.61	2,648 58	Time certificates	117,546.04	131,121.43
Checks and cash items	532.80	384.81			
Totals	$156,645.15	$167,605.12	Totals	$156,645.15	$167,605.12

ST. PAUL STATE BANK.

J. A. REAGAN, President; L. C. STEBBINS, Vice President; A. J. NEWGREN, Cashier. Directors—J. D. Denegre, W. W. Dunn, Robert O. Earl, J. A. Reagan, P. M. Reagan, Charles Skooglun, L. C. Stebbins, J. G. Thaung, all of St. Paul; Alpheus Hewitt, of Winnebago.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$654,223 95	$707,561 98	Capital stock	$25,000.00	$25,000.00
Bonds and securities	92,751.97	156,743.63	Surplus	50,000 00	50,000.00
Other real estate	2,436.00	5,513.60	Undivided profits, net	3,029.14	14,237.72
Due from banks	158,100.02	185,659.04	Deposits subject to check	210,383.73	213,431.44
Cash on hand	31,238.23	29,061.58	Certified checks	753.90	201.85
Checks and cash items.	4,374.46	19,887.43	Cashier's checks	29,951.06	24,658.05
Other resources	2,000.20	444.27	Due to banks	148,619.89	205,599.94
			Savings deposits	422,493.14	500,080.33
			Time certificates	49,807.95	63,106 09
			Other liabilities	5,086 02	8,556.11
Totals	$945,124.83	$1,104,871.53	Totals	$945,124.83	$1,104,871.53

FIRST STATE BANK OF BATTLE LAKE.

O. C. BOYUM, President; T. M. ALEXANDER, Vice President; E. C. HOPKINS, Cashier. Directors—T. M. Alexander, W. L. Winslow, both of Fergus Falls; J. G. Peterson, of Batttle Lake; O. C. Boyum, of Slayton.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$110,817.42	$99,566.64	Capital stock	$10,000.00	$10,000.00
Overdrafts	27.72	229 96	Surplus	2,000.00	3,000.00
Bkg. house, furn. and fix.	5,000.00	5,000.00	Undivided profits, net	464 86	.....
Other real estate	.....	1,764.28	Deposits subject to check.	62,800 07	34,979.99
Due from banks	24,045.17	8,415.96	Cashier's checks	1,701.60	512.24
Cash on hand	2,951.05	2,886.07	Time certificates	66,178.33	69,885.98
Checks and cash items	303.50	434.96			
Paid out for expenses, etc., in excess of earnings	.....	80.34			
Totals	$143,144.86	$118,378.21	Totals	$143,144.86	$118,378.21

MARIETTA STATE BANK.

F. L. STONE, President; W. H. GOLD, Vice President; J. A. GOLD, Vice President; A. C. MILLER, Cashier. Directors—W. H. Gold, of Redwood Falls; R. F. Gold, of Minneapolis; J. A. Gold, L. A. Gold, E. S. Gold, all of Big Stone City, S. D.; A. C. Miller, F. L. Stone, G. A. Stone, all of Marietta.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$125,842.45	$162,056 37	Capital stock	$15,000.00	$15,000.00
Overdrafts	683.67	1,767.52	Surplus	10,000.00	10,000.00
Bkg. house, furn. and fix.	6,500.00	6,500.00	Undivided profits, net	2,506.74	5,307.35
Due from banks	27,982.37	37,337 31	Deposits subject to check.	32,251.99	41,178.28
Cash on hand	4,637.24	3,189.41	Cashier's checks	1,701.16	343 30
Checks and cash items	95.34	198.65	Savings deposits	1,036.33	1,143.03
Other resources	531.08	613.64	Time certificates	103,775.93	138,690.04
Totals	$166,272.15	$211,662.90	Totals	$166,272.15	$211,662.90

CITIZENS STATE BANK OF ROSEAU.

OLAF HOLDAHL, President; M. J. HEGLAND, Vice President; T. B. HOLDAHL, Cashier. Directors—Olaf Holdahl, T. B. Holdahl, M. J. Hegland, all of Roseau.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$135,646.92	$173,513.87	Capital stock	$25,000.00	$25,000.00
Overdrafts	175.39	607.50	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	4,500.00	4.542 44	Undivided profits, net	3,036.71	586.67
Other real estate	9,777.87	8,758.05	Notes rediscounted and bills payable	2,000 00	.....
Due from banks	23,211.59	30,764.23	Deposits subject to check.	28,103.92	42,651.37
Cash on hand	3,203.78	5,077.32	Cashier's checks	31,269.03	34.172.85
Checks and cash items	264.06	4,226.81	Due to banks	.....	2,232.45
			Time certificates	82,369.95	117,846.88
Totals	$176,779.61	$227,490.22	Totals	$176,779.61	$227,490.22

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FARMERS STATE BANK OF LE SUEUR.

F. A. DODGE, President; M. O. LOKENSGAARD, Vice President; S. S. STRIKER, Cashier. Directors—F. A. Dodge, M. O. Lokensgaard, August Lehnert, Peter Sauer, S. S. Striker, all of Le Sueur; Henry Meierbachtol, of Blakeley; A. P. Anderson, of Nicollet.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$251,841.72	$238,544.05	Capital stock	$30,000.00	$30,000.00
Overdrafts	755 36	123.82	Surplus	7,500.00	7,500.00
Bkg. house, furn. and fix.	7,671.50	7,600.00	Undivided profits, net	5,342 20	6,990.04
Other real estate	.....	550.00	Dividends unpaid	.....	50.00
Due from banks	15,351.18	10,935.54	Deposits subject to check.	64,119.82	57,617 13
Cash on hand	9,051.83	11,354.05	Cashier's checks	6,772.50	5,610.90
Checks and cash items	879.68	274.34	Savings deposits	4,331.36	3,202.45
			Time certificates	167,485.39	158,411.28
Totals	$285,551.27	$269,381.80	Totals	$285,551.27	$269,381.80

STATE BANK OF TAUNTON.

SAMUEL LEWISON, President; P. P. AHERN, Vice President; M. F. AHERN, Cashier. Directors—Samuel Lewison, of Canby; M. F. Ahern, P. P. Ahern, both of Taunton.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$111,574.26	$123,070.30	Capital stock	$10,000.00	$10,000.00
Overdrafts	307.73	1,077.22	Surplus	10,000.00	15,000.00
Bkg. house, furn. and fix.	7,000.00	7,000 00	Undivided profits, net	2,865.52	1,365 21
Due from banks	7,619.17	20,207.22	Notes rediscounted and bills payable	7,000 00	.....
Cash on hand	4,586.22	4,165.02	Deposits subject to check.	21,319.67	35,547.36
Checks and cash items	28.22	181.36	Cashier's checks	3,558.40	2,155.40
			Time certificates	76,372.01	91,633.15
Totals	$131,115.60	$155,701.12	Totals	$131,115.60	$155,701.12

FIRST STATE BANK OF ODESSA

J. J. DE WALL, President; JULIUS KANNE, Vice President; C. F. FERCH, Cashier. Directors—J. J. De Wall, of Correll; J. R. Johnson, of Ortonville; Aug. Pansch, Julius Kanne, C. F. Ferch, Frank Schuett, H. H. Reindl, all of Odessa.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$58,229.91	$64,156.12	Capital stock	$10,000.00	$10,000.00
Overdrafts	867.37	197 79	Surplus	3,000.00	3,000.00
Bonds and securities	100.00	100.00	Notes rediscounted and bills payable	3,000.00	.....
Bkg. house, furn and fix.	4,499.19	4,499.19	Deposits subject to check.	15,428.29	22,247.24
Due from banks	4,677.66	5,268.73	Cashier's checks	76.00	325.00
Cash on hand	3,700.59	3,184.02	Due to banks	2,551.65	368.39
Checks and cash items	496.64	1,208.09	Time certificates	40,150.82	44,401.42
Paid out for expenses, etc., in excess of earnings	1,635.40	1,728.11			
Totals	$74,206.76	$80,342.05	Totals	$74,206.76	$80,342.05

COURTLAND STATE BANK.

EMIL G. HAGE, President; O. C. STRICKLER, Vice President; PAUL C. MEYER, Cashier. Directors—Emil G. Hage, O. C. Strickler, John Reinhart, of New Ulm; Herman Poehler, Nic Deinhart, Paul C. Meyer, all of Courtland; Ernest Drill, of Mankato.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$79,224.44	$82,889 21	Capital stock	$10,000.00	$10,000.00
Overdrafts	838.58	155.40	Surplus	2,500.00	2,500 00
Bonds and securities	1,000.00	.....	Undivided profits, net	1,125.35	1,670.96
Bkg. house, furn. and fix.	3,100.00	3,100.00	Deposits subject to check.	18,438.15	22,307,97
Other real estate	.....	1,013.93	Cashier's checks	490.00	612.50
Due from banks	12,530.06	13.009.36	Savings deposits	393.85	1,022.33
Cash on hand	3,878.35	2,878 90	Time certificates	67,624.08	64,933.04
Totals	$100,571.43	$103,046.80	Totals	$100,571.43	$103,046.80

FIRST STATE BANK OF EAGLE BEND.

J. A. THRONSON, President; WM. W. BOUSLOUGH, Vice President; H. E. WALSETH, Cashier. Directors—J. A. Thronson, of Clear Lake, S. D.; Samuel Lewison, of Canby; Wm. W. Bouslough, J. A. Miller, H. E. Walseth, all of Eagle Bend.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$109,468.26	$112,027 25	Capital stock	$20,000.00	$20,000.00
Overdrafts	171.23	109.85	Surplus	4,000.00	4,000.00
Bkg. house, furn and fix.	1,200.00	3,560.00	Notes rediscounted and bills payable	15,000.00	15,000.00
Other real estate	2,346.00	.....	Deposits subject to check.	35,282.64	23,965.89
Due from banks	9,468.97	9,931.27	Cashier's checks	1,142.13	954.76
Cash on hand	3,411.83	4,763.41	Savings deposits	3,590.42	3,329.91
Checks and cash items	250.49	447.85	Time certificates	47,778.07	63,740 07
Paid out for expenses, etc, in excess of earnings	476.48	151.00			
Totals	$126,793.26	$130,990.63	Totals	$126,793.26	$130,990.63

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NORTH AMERICAN STATE BANK, BELGRADE.

C. BORGERDING, President; O. E. GLESNE, Vice President; H. G. BORDERDING, Cashier. Directors—C. Borgerding, O. E. Glesne, Fred Mickelson, M. J. Mickelson, T. J. Anderson, all of Belgrade.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$241,118.48	$280,944.37	Capital stock	$20,000.00	$20,000.00
Overdrafts	2,657.24	1,586.35	Surplus	4,000.00	4,000.00
Bkg. house, furn. and fix.	7,700.00	8,200.00	Undivided profits, net	270.06	596.84
Other real estate	4,389.55	1,878.92	Notes rediscounted and bills payable	.....	5,000.00
Due from banks	24,738.17	21,982.78	Deposits subject to check.	44,556.56	55,887.10
Cash on hand	2,521.50	6,854 55	Cashier's checks	11,192.84	15,421.37
Checks and cash items	3,522.75	3,571.38	Savings deposits	4,138.98	5,973.34
			Time certificates	202,489.25	218,166.70
Totals	$286,647.69	$325,018.35	Totals	$286,647.69	$325,018.35

STATE BANK OF KARLSTAD.

O. H. TARALSETH, President; H. L. MELGAARD, Vice President; C. J. FORSBERG, Cashier. Directors—O. H. Taralseth, A. Grindeland, both of Warren; H. L. Melgaard, of Argyle; C. J. Forsberg, of Karlstad.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$83,169.98	$91,377 28	Capital stock	$10,000.00	$10,000.00
Overdrafts	156.59	333.16	Surplus	4,000.00	5,000 00
Bkg. house, furn. and fix.	4,300.00	4,250.00	Undivided profits, net	544.20	619.27
Due from banks	10,068.57	12,977.55	Deposits subject to check.	26,037.57	29,001.99
Cash on hand	2,251.15	2,363 64	Cashier's checks	884.04	1,157.67
Checks and cash items	29.90	511.87	Time certificates	58,510.38	66,034.57
Totals	$99,976.19	$111,813.50	Totals	$99,976.19	$111,813.50

STATE BANK OF MAPLE PLAIN.

JAMES J. PONSFORD, President; GEO. E. HANSCOM, Vice President; L. E. CHRIST, Cashier. Directors—James J. Ponsford, of Watertown; Geo. E. Hanscom, of St. Cloud; L. E. Christ, of Maple Plain.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$131,226 31	$142,040.17	Capital stock	$10,000.00	$10,000.00
Bonds and securities	2,600.00	2,600.00	Surplus	4,000.00	5,000.00
Bkg. house, furn. and fix.	8,070 00	7,770.00	Undivided profits, net	770.11	642.21
Due from banks	20,374.80	14,030.77	Deposits subject to check.	39,044.38	37,761.26
Cash on hand	4,063.06	4.884.26	Cashier's checks	566 91	3,571.60
Checks and cash items	840.35	1,088.63	Savings deposits	28,569.44	37,455.75
			Time certificates	82,223.68	76,983.01
Totals	$167,174.52	$172,413.83	Totals	$167,174.52	$172,413.83

BLUE EARTH STATE BANK.

F. P. BROWN, President; JOHN DOMES, Vice President; O. J. CLARK, Cashier. Directors—F. P. Brown, Frank Sellen, John Domes, F. O. Willett, H. J. Frundt, O. J. Clark, Geo. A. King, all of Blue Earth.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$216,272.94	$240,646.09	Capital stock	$25,000.00	$25,000.00
Overdrafts	376.84	392 55	Surplus	19,000.00	22,000.00
Bonds and securities	4,000.00	4,000.00	Undivided profits, net	2,161.67	2,347.83
Bkg. house, furn. and fix.	11,900.00	12,350.00	Deposits subject to check.	84,794.08	80,164 61
Other real estate	.....	867.00	Demand certificates	4,294.07	2,244.31
Due from banks	39,150.61	19,570.74	Due to banks	12,599.56	3,028.89
Cash on hand	7,231.89	6,608.07	Time certificates	132,357.98	152,020.76
Checks and cash items	1,299.08	2,354.95	Other liabilities	24.00	.....
Other resources	.....	17.00			
Totals	$280,231.36	$286,806.40	Totals	$280,231.36	$286,806.40

SWEDISH AMERICAN STATE BANK, WARREN.

C. WITTENSTEN, President; JOHN DAGOBERG, Vice President; AUG. A. JOHNSON, Cashier. Directors— August Lundgren, C. Wittensten, John Dagoberg, M. J. Berget, Aug. A. Johnson, all of Warren.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$182,875.45	$208,547.25	Capital stock	$15,000.00	$15,000.00
Overdrafts	451.77	715.98	Surplus	5,000.00	5,000.00
Bonds and securities	4,546.18	1,401 58	Undivided profits, net	478 89	1,060.46
Bkg. house, furn. and fix.	1,600.00	1,400.00	Deposits subject to check.	58,128.07	94,244.05
Other real estate	3,300.00	3,300.00	Demand certificates	90.00	.....
Due from banks	24,645.93	42,429.06	Cashier's checks	573.82	782.63
Cash on hand	3,974.90	6,404 18	Due to banks	9,150 62	2,334.04
Checks and cash items	2,542.83	2,853.79	Time certificates	135,515.66	148,630.66
Totals	$223,937.06	$267,051.84	Totals	$223,937.06	$267,051.84

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FIRST STATE BANK OF NEWMARKET.

THEO. WEILAND, President; JOS. BALTES, Vice President; ARNOLD VOGEL, Cashier. Directors—Theo. Weiland, Julius A. Coller, John Thiem, all of Shakopee; Jos. Baltes, of St. Paul; Nic Thomas, of Newmarket.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$81,816.49	$82,678.78	Capital stock	$10,000.00	$10,000.00
Overdrafts	110.11	468 06	Surplus	5,000.00	6,000.00
Bkg. house, furn. and fix.	5,475.00	5,475.00	Undivided profits, net	1,898.01	2,060.67
Due from banks	5,125.95	4,157.19	Dividends unpaid	1,000.00	60.00
Cash on hand	3,214.15	2,599.98	Deposits subject to check.	26,328.00	22,485.30
Checks and cash items	236 28	492.66	Cashier's checks	309.79	1,959.63
			Savings deposits	.....	892 61
			Time certificates	51,442.18	52,413.46
Totals	$95,977.98	$95,871.67	Totals	$95,977.98	$95,871.67

CLEARWATER STATE BANK.

W. A. SHAW, President; JOHN MITCHELL, Vice President; E. A. SHAW, Cashier. Directors—W. A. Shaw, John Mitchell, E. A. Shaw, all of Clearwater.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$121,215 55	$128,129.38	Capital stock	$10,000.00	$10,000.00
Overdrafts	93.79	13.27	Surplus	2,000.00	2,000.00
Bonds and securities	1,100.00	1,100.00	Undivided profits, net	573.46	849.06
Bkg. house, furn. and fix.	4,691.92	4,600.00	Deposits subject to check.	17,436 85	14,969.79
Other real estate	541 03	.....	Cashier's checks	1,437.78	450.87
Due from banks	9,402.18	8,148.38	Time certificates	108,027.38	115,898.26
Cash on hand	2,396.64	2,176.95			
Checks and cash items	34.36	.....			
Totals	$139,475.47	$144,167.98	Totals	$139,475.47	$144,167.98

STATE BANK OF MAYER.

GEO. E. HANSCOM, President; JAS. J. PONSFORD, Vice President; O. D. PONSFORD, Cashier. Directors—Geo. E. Hanscom, of St. Cloud; Jas. J. Ponsford, of Watertown; O. D. Ponsford, of Mayer.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$122,112.67	$115,836.16	Capital stock	$10,000.00	$10,000.00
Bonds and securities	3,200.00	3,200.00	Surplus	3,000.00	3,500 00
Bkg. house, furn. and fix.	5,000.00	5,000.00	Undivided profits, net	790.26	189.83
Due from banks	18,619.95	9,431.49	Notes rediscounted and bills payable	.....	7,000.00
Cash on hand	5,125.54	3,055.95	Deposits subject to check.	25,717.36	33,912.46
			Cashier's checks	1,672.15	1,728.96
			Time certificates	112,878.39	80,192.35
Totals	$154,058.16	$136,523.60	Totals	$154,058.16	$136,523.60

FIRST STATE BANK OF CHATFIELD.

G. H. HAVEN, President; E. G. BOLLES, Vice President; G. A. HAVEN, Cashier. Directors—G. H. Haven, G. A. Haven, E. G. Bolles, S. E. Bibbins, Hiram Fairbank, all of Chatfield.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$290,626.86	$345,908.70	Capital stock	$25,000.00	$25,000.00
Overdrafts	836 07	450.83	Surplus	5,000.00	5,000.00
Bonds and securities	19,310.26	20,483.56	Undivided profits, net	8,030.02	8,434.63
Bkg. house, furn. and fix.	6,537.46	6,683.26	Deposits subject to check.	39,322.96	41,428.71
Due from banks	64,261.53	52,422.59	Certified checks	.....	1,000.00
Cash on hand	11,324.76	6,764.76	Cashier's checks	300.00	300.00
Checks and cash items	54.98	320 42	Time certificates	315,298.94	351,870.78
Totals	$392,951.92	$433,034.12	Totals	$392,951.92	$433,034.12

SCANDINAVIAN STATE BANK OF BROOTEN.

P. J. CHELGREN, President; OLE LARSON, Vice Presient; J. B. WALL, Cashier. Directors—P. J. Chelgren, Ole Larson, J. B. Wall, C. O. Knutson, Nels Nelson, all of Brooten.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$107,030.42	$130,174.64	Capital stock	$10,000.00	$10,000.00
Overdrafts	129.61	438 58	Surplus	8,000.00	8,000.00
Bkg. house, furn. and fix.	3,800.00	3,800.00	Deposits subject to check.	23,987.53	39,206.17
Other real estate	1,000.00	1,000.00	Cashier's checks	8,215.27	7,025.74
Due from banks	3,352.98	10,701.29	Time certificates	69,271.23	84,930.11
Cash on hand	4,036.49	2,894.37			
Paid out for expenses, etc., in excess of earnings	124.53	153.14			
Totals	$119,474.03	$149,162.02	Totals	$119,474.03	$149,162.02

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FARMERS STATE BANK OF VERGAS.

L. W. OBERHAUSER, President; C. W. HIGLEY, Vice President; W. S. LADWIG, Cashier. Directors—L. M. Oberhauser, of Frazee; C. W. Higley, of Chicago, Ill.; W. F. Ladwig, of Vergas.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$75,117.55	$80,667.35	Capital stock	$10,000.00	$15,000 00
Overdrafts	31.65	14.60	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	5,000.00	5,000.00	Undivided profits, net	997.23	1,141.76
Due from banks	5,101.96	6,344.41	Notes rediscounted and bills payable	6,750.00	.....
Cash on hand	1,527.30	3,450.60	Deposits subject to check.	24,569.15	26,779.53
Checks and cash items	5.90	.....	Cashier's checks	310.95	276.00
			Time certificates	42,157.03	50,279.67
Totals	$86,784.36	$95,476.96	Totals	$86,784.36	$95,476.96

CITIZENS STATE BANK OF BEARDSLEY.

P. W. JORDAN, President; W. J. TONER, Vice President; O. J. LOTHUS, Cashier. Directors—P. W. Jordan, Henry Stonbraker, E. J. Jordan, all of Beardsley; W. J. Toner, of Strool, S. D.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$152,637.45	$171,654.48	Capital stock	$15,000.00	$15,000.00
Overdrafts	1,378.78	1,730.42	Surplus	18,500.00	20,000.00
Bonds and securities	1,190 00	1,190.00	Undivided profits, net	707.95	3,669 41
Bkg. house, furn. and fix.	1,421 85	1,350.75	Deposits subject to check.	38,963.60	46,447 54
Due from banks	16,402.27	18,111.49	Cashier's checks	3,392.42	2,716.53
Cash on hand	3,956.11	2,906.67	Due to banks	1,519.46	595.07
Checks and cash items	4,830.31	1,331.83	Savings deposits	545.13	1,250.51
			Time certificates	103,188.21	108,596.58
Totals	$181,816.77	$198,275.64	Totals	$181,816.77	$198,275.64

FIRST STATE BANK OF WHITE BEAR LAKE.

J. H. SPINK, President; E. KELLER, Vice President; H. A. WARNER, Cashier. Directors—J. H. Spink, J. E. Extrand, Wm. H. Jackson, Julius A. Haussner, A. J. Auger, H. A. Warner, all of White Bear Lake; E Keller, of St. Cloud.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$197,658.97	$224,110.44	Capital stock	$25,000.00	$25,000.00
Overdrafts	348.16	385 50	Surplus	5,000.00	7,500.00
Bonds and securities	12,300.00	8,200 00	Undivided profits, net	5,698.95	5,142.36
Bkg. house, furn. and fix.	6,936.80	6,800.00	Deposits subject to check.	59,088.83	60,987.09
Other real estate	2,750.00	4,250.00	Demand certificates	5,670.00	.....
Due from banks	32,410.11	26,812.81	Cashier's checks	4,364.15	6,709.18
Cash on hand	8,979.94	7,178.66	Due to banks	5,000.00	10,570 97
Checks and cash items	11.85	620.90	Savings deposits	113,427 38	122,579.62
Other resources	1,195.24	895.89	Time certificates	39,341.76	40,764.98
Totals	$262,591.07	$279,254.20	Totals	$262,591.07	$279,254.20

SECURITY STATE BANK OF LEWISTON.

J. W. KOEPSELL, President; WM. G. SACKREITER, Vice President; R. L. THOMPSON, Cashier. Directors—J. W. Koepsell, R. L. Thompson, J. J. Litcher, R. H. Suhr, John Ronan, all of Lewiston; Wm. G. Sackreiter, J. H. Simon, both of Utica.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$266,638.39	$317,670.48	Capital stock	$25,000.00	$25,000.00
Overdrafts	115.51	321.99	Surplus	15,000.00	20,000.00
Bonds and securities	12,300.00	12,300.00	Undivided profits, net	1,272.05	1,865.65
Bkg. house, furn. and fix.	8,000 00	10,011.90	Dividends unpaid	756.00	750.00
Other real estate	5,000.00	3,414.74	Deposits subject to check.	40,623.78	44,201.91
Due from banks	22,145 87	38,845.86	Cashier's checks	12,640.93	2,861 63
Cash on hand	6,453.76	7,641.84	Savings deposits	9,536.74	11,065.14
Checks and cash items	999.46	963.05	Time certificates	216,823.49	285,425.53
Totals	$321,652.99	$391,169.86	Totals	$321,652.99	$391,169.86

STATE BANK OF AKELEY.

WM. M. TABER, President; LOVIDA E. DAVIS, Vice President; BERT RODMAN, Cashier. Directors—Wm. M. Taber, Lovida E. Davis, both of Park Rapids; Bert Rodman, of Akeley.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$91,053.62	$90,585.75	Capital stock	$10,000.00	$10,000.00
Overdrafts	36.67	32.40	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	4,500 00	4,500.00	Undivided profits, net	1,147.30	106.37
Other real estate	2,872.61	3,165 35	Deposits subject to check.	38,049.81	36,460 32
Due from banks	6,812.36	17,472.62	Cashier's checks	1,089.57	2,532.40
Cash on hand	7,608.74	7,306.53	Savings deposits	17,565.55	12,432.52
Checks and cash items	381.00	13.50	Time certificates	43,412.77	59,544.54
Totals	$113,265.00	$123,076.15	Totals	$113,265.00	$123,076.15

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STATE BANK OF LONG LAKE.

JAS. J. PONSFORD, President; GEO. E. HANSCOM, Vice President; KENNETH M. BOLLUM, Cashier. Directors—Jas. J. Ponsford, of Watertown; Geo. E. Hanscom, of St. Cloud; Kenneth M. Bollum, of Long Lake.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$90,512.57	$90,196.92	Capital stock	$10,000.00	$10,000.00
Overdrafts	540.27	55.88	Surplus	4,000.00	4,000.00
Bkg. house, furn. and fix.	6,600.00	6,500 00	Undivided profits, net	867.93	406.80
Other real estate	2,300.00	4,690.85	Notes rediscounted and bills payable	.....	8,000.00
Due from banks	4,576.94	10,465.18	Deposits subject to check.	36,957.00	31,438.73
Cash on hand	2,720 87	2,577.20	Cashier's checks	1,900.20	1,994.91
Checks and cash items	17.65	369.09	Due to banks	.....	2,000.00
			Savings deposits	32,906.39	33,304.77
			Time certificates	20,636.78	23,709.91
Totals	$107,268.30	$114,855.12	Totals	$107,268.30	$114,855.12

STATE BANK OF NEW GERMANY.

A. J. SCHNOBRICH, President; WM. WENDORF, Vice President; H. D. MIELKE, Vice President; H. C. BIERSDORF, Cashier. Directors—Otto Schoenke, of Mayer; H. J. Wolther, of Young America; Bernhard Rieck, Herman Stern, August Landt, H. J. Schubert, A. J. Schnobrich, Wm. Wendorf, H. D. Mielke, all of New Germany.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$181,060.14	$202,959.08	Capital stock	$12,000.00	$12,000.00
Overdrafts	977.60	1,293.40	Surplus	4,000.00	4,750.00
Bonds and securities	8,000.00	6,671.38	Deposits subject to check.	26,992.78	25,816.50
Bkg. house, furn. and fix.	6,477.82	6,477.82	Cashier's checks	2,144.39	2,647.55
Due from banks	10,797.57	18,024 30	Due to banks	.....	1,800.00
Cash on hand	5,025.52	3,664.21	Savings deposits	857.86	379.91
Checks and cash items	127.80	68.60	Time certificates	167,372.86	193,968.86
Paid out for expenses, etc., in excess of earnings	901.44	2,204.03			
Totals	$213,367.89	$241,362.82	Totals	$213,367.89	$241,362.82

CITIZENS STATE BANK OF OSLO.

H. L. MELGAARD, President; O. H. TARALSETH, Vice President; J. C. FIGENSKAU, Cashier. Directors—H L. Melgaard, of Argyle; O. H. Taralseth, C. A. Nelson, both of Warren; A. Bergh, of Crookston, J. C. Figenskau, of Oslo.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$150,272.87	$170,650.14	Capital stock	$20,000.00	$20,000.00
Overdrafts	795.04	910.98	Surplus	4,000.00	5,000.00
Bonds and securities	1,810.88	5,779.71	Undivided profits, net	1,726.35	2,204 63
Bkg. house, furn. and fix.	6,915.00	7,410.13	Deposits subject to check.	45,911.21	49,956.40
Other real estate	1,350.00	1,250.00	Cashier's checks	2,188.13	3,262.33
Due from banks	12,080.03	17,232.48	Savings deposits	5,989.34	10,031.39
Cash on hand	6,129.95	2,746.86	Time certificates	100,092.08	115,928.92
Checks and cash items	553.34	403.37			
Totals	$179,907.11	$206,383.67	Totals	$179,907.11	$206,383.67

STATE BANK OF KERKHOVEN.

O. BACKLUND, President; J. F. MILLARD, Vice President; O. G. HOUGH, Cashier. Directors—O. Backlund, J. H. Gordhamer, G. Z. Pritchard, O. G. Hough, all of Kerkhoven; J. F. Millard, of Willmar.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$232,821.70	$264,763 36	Capital stock	$20,000.00	$20,000.00
Overdrafts	10.17	149.51	Surplus	5,000.00	10,000 00
Bkg. house, furn. and fix.	5,500 00	5,000.00	Undivided profits, net	1,761.96	517.90
Due from banks	41,942.69	63.631.34	Deposits subject to check.	43,801.42	55,647.80
Cash on hand	4,077.77	5,339.11	Cashier's checks	1,722 23	3,154.41
Checks and cash items	1,909.73	1,056.12	Due to banks	1,083.95	7.29
			Savings deposits	.....	1,127.39
			Time certificates	212,892.50	249,484.65
Totals	$286,262.06	$339,939.44	Totals	$286,262.06	$339,939.44

FIRST STATE BANK OF OSLO.

A. D. STEPHENS, President; MARCUS STEPHENS, Vice President; C. A. THOMPSON, Cashier. Directors—A. D. Stephens, Marcus Stephens, both of Crookston; C. A. Thompson, of Oslo.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$40,928.15	$63,113.16	Capital stock	$10,000.00	$10,000.00
Overdrafts	140.17	295.51	Surplus	1,000 00	1,000.00
Bkg. house, furn. and fix.	3,700.00	4,010.00	Deposits subject to check.	21,874.81	22,422.20
Due from banks	5,811.49	3,582.83	Cashier's checks	349.28	736.92
Cash on hand	2,730.22	1,925.44	Time certificates	20,471.28	39,527.49
Checks and cash items	82.65	363.79			
Paid out for expenses, etc., in excess of earnings	302.69	395.88			
Totals	$53,695.37	$73,686.61	Totals	$53,695.37	$73,686.61

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FIRST STATE BANK OF BADGER.

D. E. TAWNEY, President; L. B. JOHNSON, Vice President; F. W. GEHRES, Cashier. Directors—D. E. Tawney, of Winona; L. B. Johnson, Andrew O. Erickson, F. W. Gehres, all of Badger.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$84,233.22	$91,706.83	Capital stock	$10,000.00	$10,000.00
Overdrafts	43 33	14.87	Surplus	8,000.00	10,000.00
Bkg. house, furn. and fix.	5,932.38	5,932.38	Notes rediscounted and bills payable	11,000.00	.....
Other real estate	3,627.69	4,562.95	Deposits subject to check.	22,755.00	17,399.51
Due from banks	3,045.80	2,316.62	Cashier's checks	913 66	342.55
Cash on hand	3,902.13	3,493.89	Time certificates	49,752.78	71,095.37
Checks and cash items	800.16	217.27			
Paid out for expenses, etc., in excess of earnings	836.73	592.62			
Totals	$102,421.44	$108,837.43	Totals	$102,421.44	$108,837.43

CHASE STATE BANK, FARIBAULT.

O. H. SCHROEDER, President; M. S FISCH, Vice President; L. F. SHANDORF, Cashier. Directors—O. H. Schroeder, F. L. Haeberle, L. F. Shandorf, all of Faribault; Otto Bremer, of St. Paul; M. S. Fisch, of Austin.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$384,330.98	$454,914.75	Capital stock	$50,000.00	$50,000.00
Overdrafts	2,126.64	133.44	Surplus	10,000.00	10,000 00
Bonds and securities	48,210.91	22,209.58	Undivided profits, net	2,180.18	1,108.62
Bkg. house, furn. and fix.	16,500.00	16,500.00	Deposits subject to check.	125,849.38	125,722.71
Due from banks	38,389.32	35,635.98	Certified checks	9,852.89	6,010.00
Cash on hand	21,700.07	19,829.09	Cashier's checks	5,732.68	2,141.62
Checks and cash items	2,047.72	2,511.54	Savings deposits	74,987.35	96,693.63
			Time certificates	234,703.16	259,057.80
Totals	$513,305.64	$550,734.38	Totals	$513,305.64	$550,734.38

FIRST STATE BANK OF TWO HARBORS

JAMES H. LUNZ, President; M. K. KNAUFF, Vice President; JOHN A. BARTON, Cashier. Directors—John A. Barton, James H. Lunz, M. Keller Knauff, H. O. Olson, all of Two Harbors; F. H. Wellcome, of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$310,984.99	$382,611.25	Capital stock	$25,000.00	$25,000.00
Overdrafts	.....	121.87	Surplus	10,000.00	10,000.00
Bkg. house, furn. and fix.	6,000.00	5,500.00	Undivided profits, net.	14,123.96	11,802.94
Due from banks	33,035 50	34,635.59	Dividends unpaid	100.00	.....
Cash on hand	10,355.25	16,030.55	Deposits subject to check.	124,091.12	140,824 52
Checks and cash items	235.93	1,222.20	Cashier's checks	1,261.96	1,346.60
			Savings deposits	96,878.75	157,664 58
			Time certificates	89,155.88	93,482.82
Totals	$360,611.67	$440,121.46	Totals	$360,611.67	$440,121.46

STATE BANK OF ALVARADO.

L. M. OLSON, President; M. H. SANDS, Vice President; F. E. DAHLGREN, Cashier. Directors—Chas. Wittenstein, John Dagoberg, Math. Peterson, L. M. Olson, all of Warren; M. H. Sands, of Alvarado.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$181,371.73	$241,298.49	Capital stock	$10,000.00	$10,000.00
Overdrafts	247.45	2,915.39	Surplus	5,000.00	8.000.00
Bkg. house, furn. and fix.	4,500 00	4,350.00	Deposits subject to check.	43,276 22	52,203.76
Due from banks	14,123.33	7,575.67	Cashier's checks	22.12	72.12
Cash on hand	3,315 85	2,522.96	Time certificates	146,165.15	190,262.09
Checks and cash items	277.96	.....			
Paid out for expenses, etc., in excess of earnings	627.17	1,875.46			
Totals	$204,463.49	$260,537.97	Totals	$204,463.49	$260,537.97

STATE BANK OF OGILVIE.

JOHN F. HAVEN, President; AUSTIN B. MORSE, Vice President; C. M. WALL, Vice President; C. M. WALL, Cashier. Directors—John M. Haven, of Big Lake; Austin B. Morse, of Minneapolis; C. M. Wall, of Ogilvie.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$147,435.69	$192,274.45	Capital stock	$25,000.00	$25,000.00
Overdrafts	132.40	793.10	Surplus	1,000.00	2,000 00
Bkg. house, furn. and fix.	6,348.40	7,348.40	Undivided profits, net	721.66	629.53
Other real estate	7,618.09	2,247 52	Notes rediscounted and bills payable	23,000.00	18,000.00
Due from banks	7,357.84	11,227.09	Deposits subject to check.	59,223.40	70,919.37
Cash on hand	2,280 41	2,912.42	Cashier's checks	2,341.04	2,731.94
Checks and cash items	209.34	56.65	Due to banks	2,000 00	11,782.46
			Time certificates	58,096.07	85,796 33
Totals	$171,382.17	$216,859.63	Totals	$171,382.17	$216,859.63

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GERMAN AMERICAN STATE BANK OF HOWARD LAKE.

A. A. ZECH, President; F. E. LATHAM, Vice President; G. G. LUHMAN, Cashier. Directors—A. A. Zech, of Annandale; F. E. Latham, G. G. Luhman, H. W. Vogel, all of Howard Lake; E. C. Tuttle, of Buffalo.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$291,941.61	$332,445.99	Capital stock	$15,000.00	$15,000.00
Overdrafts	1,736.53	660 30	Surplus	3,000.00	3,500 00
Bkg. house, furn. and fix.	3,100.00	3,820.00	Undivided profits, net	81.47	136.80
Other real estate	3,640.00	3,550.00	Notes rediscounted and bills payable	.....	15,000.00
Due from banks	28,054.37	11,869.04	Deposits subject to check.	48,416.99	43,221.05
Cash on hand	4,633.07	7,561.78	Cashier's checks	2,025.72	1,459.91
Checks and cash items	1,318.26	1,600.60	Due to banks	6,962.94	106.65
			Time certificates	258,936.72	283,083.30
Totals	$334,423.84	$361,507.71	Totals	$334,423.84	$361,507.71

CITIZENS STATE BANK OF MONTGOMERY.

H. E. WESTERMAN, President; W. P. BECKER, Vice President; C. D. McCARTHY, Cashier. Directors—H. E. Westerman, W. P. Becker, C. D. McCarthy, J. A. Kaisersatt, E. P. Richter, John F. Janda, all of Montgomery; W. P. Murphy, of Kilkenny.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$156,474 38	$181,772.13	Capital stock	$15,000.00	$15,000.00
Overdrafts	290.15	235.96	Surplus	3,000.00	3,000.00
Bonds and securities	1,000.00	1,000.00	Deposits subject to check.	52,021.03	65,664.05
Bkg. house, furn. and fix.	2,000.00	1,800.00	Time certificates	113,651.69	128,230.22
Due from banks	17,279.61	18,547.25			
Cash on hand	4,898.64	6,536.42			
Checks and cash items	697.97	779.88			
Paid out for expenses, etc., in excess of earnings	1,031.97	1,222.63			
Totals	$183,672.72	$211,894.27	Totals	$183,672.72	$211,894.27

SECURITY STATE BANK OF SHAKOPEE.

E. L. WELCH, President; JOSEPH C. LINHOFF, Vice President; AUGUST T. DELL, Cashier. Directors—E. L. Welch, of St. Paul; August T. Dell, Jos. C. Linhoff, Wm. Ries, all of Shakopee; J. W. Pemberton, of Eden Prairie.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$88,202.25	$88,951.23	Capital stock	$25,000.00	$25,000.00
Overdrafts	141.62	211.81	Surplus	3,200.00	4,000.00
Bkg house, furn. and fix.	8,183.00	8,183.00	Undivided profits, net	1,868.04	272.47
Due from banks	16,082.50	12,996.88	Deposits subject to check.	22,838.50	25,893.82
Cash on hand	3,816.11	4,017.18	Demand certificates	503.05	1,135 77
Checks and cash items	283.11	10.65	Cashier's checks	35 00	477.00
			Savings deposits	6,602.24	4,366.50
			Time certificates	56,661.76	53,225.19
Totals	$116,708.59	$114,370.75	Totals	$116,708.59	$114,370.75

FIRST STATE BANK OF BOVEY.

LEON M. BOLTER, President; A. C. BOSSARD, Vice President; V. A. BATZNER, Cashier. Directors—Leon M. Bolter, of Minneapolis; A. C. Bossard, H. C. Jackson, F. E. King, all of Grand Rapids; Erik Johnson, of Bovey.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$71,562.34	$136,365.48	Capital stock	$15,000.00	$15,000.00
Overdrafts	53.61	.....	Surplus	3,000.00	3,000 00
Bonds and securities	6,300.00	6,300.00	Undivided profits, net	701.95	654.27
Bkg house, furn. and fix.	5,800.00	5,690 00	Dividends unpaid	.....	175.00
Other real estate	200.00	.....	Deposits subject to check.	74,632.12	76,765.21
Due from banks	44,302.41	33,311.32	Demand certificates	3,252.45	1,282.76
Cash on hand	10,055.75	9,633.42	Certified checks	28.00	.....
Checks and cash items	114.02	249.51	Savings deposits	38,250.50	91,825 21
Other resources	238.56	318.36	Time certificates	3,428 92	2,868.84
			Other liabilities	332.75	296.80
Totals	$138,626.69	$191,868.09	Totals	$138,626 69	$191,868.09

FARMERS STATE BANK OF KENYON.

B. J. BORLAUG, President; M. T. GUNDERSON, Vice President; ARTHUR B. BORLAUG, Cashier. Directors—B. J. Borlaug, M. T. Gunderson, Arthur B. Borlaug, C. A. Gunderson, Wm. Shepard, Geo. Elcock, J. A. Langemo, A. B. Story, P. B. Lee, all of Kenyon.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$384,459.99	$389,077.38	Capital stock	$25,000.00	$25,000.00
Overdrafts	642.72	294.28	Surplus	15,000.00	17,000.00
Bonds and securities	2,800.00	2,800.00	Undivided profits, net	5,370 26	4,924.42
Bkg. house, furn. and fix.	8,974.00	8,674 00	Dividends unpaid	20.00	.....
Due from banks	35,819.20	33,789.26	Deposits subject to check.	55,750.47	43,707.27
Cash on hand	6,921 49	9,541.26	Cashier's checks	3,748 53	3,571.93
Checks and cash items	86.59	209.48	Time certificates	335,148.84	350,182.04
Other resources	334.11	.....			
Totals	$440,038.10	$444,385.66	Totals	$440,038.10	$444,385.66

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UNION STATE BANK, MINNEAPOLIS.

F. H. PETERSON, President; A. E. Nelson, Cashier. Directors—Christian Grimsrud, F. H. Peterson, G. E. Rydell, G. A. Mowry, A. E. Nelson, C. A. Malmquist, R. B. Beson, all of Minneapolis

UNION STATE BANK

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$885,440.32	$1,123,811.53	Capital stock	$100,000.00	$100,000.00
Overdrafts	3,259.78	1,459.15	Surplus	50,000.00	50,000.00
Bonds and securities	55,125.62	57,993 27	Undivided profits, net	7,896.36	14,295.32
Bkg. house, furn. and fix.	4,000.00	3,000.00	Dividends unpaid	.....	2,000 00
Other real estate	3,757.91	4,114.20	Deposits subject to check	581,031.61	781,251.49
Due from banks	44,447.55	144,145.03	Demand certificates	2,128.85	869.30
Cash on hand	62,215.31	52,859.99	Certified checks	5,378.62	5,384.33
Checks and cash items	34,054.49	58,620.34	Cashier's checks	16,363.13	28,469.50
			Due to banks	18,034.16	41,277.88
			Savings deposits	202,942.35	307,476.56
			Time certificates	107,425.90	113,821.21
			Other liabilities	1,100.00	1,157.92
Totals	$1,092,300.98	$1,446,003.51	Totals	$1,092,300.98	$1,446,003.51

BROWERSVILLE STATE BANK.

THOMAS HEID, President; JOHN J. REICHERT, Vice President; R. J. HOESCHEN, Cashier. Directors—Thomas Heid, Herman Kahlert, Bernard Brever, Albert Minars, all of Browersville; John J. Reichert, H. W. Schroeder, both of Long Prairie.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$100,845.98	$102,714.12	Capital stock	$10,000.00	$10,000.00
Overdrafts	419.84	274.01	Surplus	2,500.00	5,000.00
Bonds and securities	1,000.00	1,000.00	Undivided profits, net	1,649.44	1,375.52
Bkg. house, furn. and fix.	5,141.55	5,240.72	Notes rediscounted and bills payable	3,000.00	7,500.00
Due from banks	3,700.79	11,244.80	Deposits subject to check.	30,342.15	31,615.27
Cash on hand	2,780.97	3,886.30	Cashier's checks	4,349.09	1,736.97
Checks and cash items	262.24	452.24	Time certificates	62,310.69	67,584.43
Totals	$114,151.37	$124,812.19	Totals	$114,151.37	$124,812.19

PEOPLES STATE BANK OF MADISON LAKE.

ETHEL C. SWEARINGEN, President; W. J. SICHLER, Vice President; F. B. KNOFF, Cashier. Directors—Ethel C. Swearingen, W. J. Sichler, F. B. Knoff, John Neary, Frank Hoehn, all of Madison Lake.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$143,443.92	$132,639.95	Capital stock	$10,000.00	$10,000.00
Overdrafts	3,663.54	1,435.95	Surplus	5,000.00	6,500 00
Bkg house, furn. and fix.	5,291.96	5,431.96	Undivided profits, net	631.38	902.14
Other real estate	2,500.00	3,250.00	Notes rediscounted and bills payable	14,000.00	16,000.00
Due from banks	3,329.97	6,216.69	Deposits subject to check.	27,952.98	28,326.78
Cash on hand	2,426.12	2,998.41	Time certificates	103,155.49	90,653.74
Checks and cash items	.....	325.63			
Other esources	84.34	84.07			
Totals	$160,739.85	$152,382.66	Totals	$160,739.85	$152,382.66

GARFIELD STATE BANK.

FERD. SWENSON, President; JOHN A. LINNARD, Vice President; THEO. WALSTAD, Cashier. Directors—John A. Nelson, Andrew Bergsten, Torgjels Knutson, Nels F. Nyquist, Chas. W. Kloehn, Ferd. Swenson, all of Garfield; John A. Linnard, of Brandon.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$170,234.57	$185,442.04	Capital stock	$15,000.00	$15,000.00
Overdrafts	138.62	227 03	Surplus	3,000.00	3,000.00
Bkg. house, furn. and fix.	5,000.00	4,500.00	Notes rediscounted and bills payable	10,000 00	.....
Other real estate	800.00	1,400.00	Deposits subject to check.	21,497.52	34,045.88
Due from banks	8,031.45	13,064.08	Cashier's checks	2,302.86	4,123.31
Cash on hand	4,970.04	6,397.51	Due to banks	3,880.30	2,963.42
Checks and cash items	11.00	.....	Savings deposits	2,265.45	4,626.34
Paid out for expenses, etc., in excess of earnings	630.43	396 87	Time certificates	131,869 98	147,668.58
Totals	$189,816.11	$211,427.53	Totals	$189,816.11	$211,427.53

FIRST STATE BANK OF LINDSTROM.

MAYNARD W. TUTTLE, President; WM. H. ROWCLIFF, Vice President; OSCAR F. LINDSTROM, Cashier. Directors—Maynard W. Tuttle, William H. Rowcliff, Oscar F. Lindstrom, all of Lindstrom.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$227,726.26	$227,673.68	Capital stock	$14,000.00	$25,000.00
Overdrafts	1,100.87	168.69	Surplus	7,000.00	7,000.00
Bonds and securities	3,000 00	2,000.00	Undivided profits, net	1,584 39	1,505.36
Bkg. house, furn. and fix.	6,675.00	6,800.00	Deposits subject to check.	46,774.70	37,811.17
Due from banks	31,344.66	37,186.03	Cashier's checks	793.51	1,633.88
Cash on hand	6,776.43	9,252.65	Due to banks	2,558.10	5,466.47
Checks and cash items	115.58	434.23	Savings deposits	35,273.08	38,087 63
			Time certificates	168,755.02	167,010.77
Totals	$276,738.80	$283,515.28	Totals	$276,738.80	$283,515.28

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FARMERS STATE BANK OF NERSTRAND.

F. A. KOLLING, President; O. H. STENBAKKEN, Vice President; K A. FINSETH, Cashier. Directors—F. A. Kolling, K. A. Finseth, O. H. Stenbakken, Chas. Bollenbach, A. B. Larson, F. A. Ihlow, S. A. Wolf, M. S. Osmundson, all of Nerstrand; H. F. Tatge, of Faribault.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$157,624.63	$145,438.62	Capital stock	$10,000.00	$10,000.00
Overdrafts	160.28	648.69	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	3,420.00	3,420.00	Undivided profits, net	1,280.12	2,114.84
Other real estate	1,679.28	3,136.51	Deposits subject to check.	35,278.85	29,285.43
Due from banks	20,071.75	28,077 75	Demand certificates	21,769.94	.....
Cash on hand	2,913.51	3,496.42	Cashier's checks	2,713.60	3,656.51
Checks and cash items	2,062.32	424.74	Time certificates	111,889.26	134,585.95
Totals	$187,931.77	$184,642.73	Totals	$187,931.77	$184,642.73

GRANT COUNTY STATE BANK, HERMAN.

CHRIS JOHNSON, President; J. P. WELLS, Vice President; A. W. WELLS, Cashier. Directors—Chris Johnson, J. P. Wells, A. W. Wells, R. J. Johnson, all of Herman; W. F. Cooley, of Morris.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$214,199.03	$227,644.58	Capital stock	$25,000.00	$25,000.00
Overdrafts	732.58	1,156.60	Surplus	5,000 00	5,000.00
Bonds and securities	4,089 16	2,308.07	Undivided profits, net	3,322 64	3,579.72
Bkg. house, furn. and fix.	7,900.00	8,400.00	Notes rediscounted and bills payable	10,000.00	10,000.00
Due from banks	10,646.35	17,723.23	Deposits subject to check.	53,033.89	51,531.05
Cash on hand	3,756.59	2,726.26	Certified checks	.....	250.00
Checks and cash items	79.52	1,573.83	Cashier's checks	.....	87.00
Other resources	61.50	51.50	Due to banks	.....	12,913.40
			Savings deposits	3,272.43	3,732.93
			Time certificates	141,338 77	149,416.83
			Other liabilities	497.00	73.14
Totals	$241,464.73	$261,584.07	Totals	$241,464.73	$261,584.07

FARMERS STATE BANK OF TINTAH.

GEO. W. MACE, President; G. W. CROSS, Cashier. Directors—Geo. W. Mace, G. W. Cross, C. W. Collins, Mrs. Bessie E. Smith, all of Tintah.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$99,833.61	$91,959.31	Capital stock	$15,000.00	$15,000.00
Overdrafts	478.66	410.79	Surplus	4,500.00	5,000.00
Bkg. house, furn. and fix.	6,500.00	6,500.00	Undivided profits, net	1,388.29	1,666.96
Other real estate	622.22	593.22	Notes rediscounted and bills payable	5,000.00	.....
Due from banks	9,074 78	9,096.44	Deposits subject to check.	35,488.88	29,463.92
Cash on hand	1,513 40	2,449.56	Cashier's checks	1,217.14	1,339 39
Checks and cash items	844.11	97.95	Savings deposits	1,106.03	876.96
			Time certificates	55,166.44	57,760.04
Totals	$118,866.78	$111,107.27	Totals	$118,866.78	$111,107.27

FARMERS STATE BANK OF CLAREMONT.

W. M. HARMER, President; A. A. HARMER, Vice President; W. Y. PARSONS, Vice President; A. C. BELL, Cashier. Directors—W. M. Harmer, A. A. Harmer, W. Y. Parsons, all of Claremont, S. E. Whitney, H. R. Whitney, both of Dodge Center.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$141,835.30	$174,424.53	Capital stock	$10,000.00	$10,000.00
Overdrafts	269.35	516.13	Surplus	5,000.00	5,000 00
Bonds and securities	1,000.00	1,000.00	Undivided profits, net	.....	1,092.37
Bkg house, furn. and fix.	4,000.00	4,500.00	Notes rediscounted and bills payable	.....	11,064.00
Due from banks	19,904.30	10,452 65	Deposits subject to check.	52,245.07	42,380.54
Cash on hand	3,360.24	3,162.46	Cashier's checks	2,504.08	2,056.20
Checks and cash items	709.72	1,220.66	Savings deposits	1,974.39	8,962.17
Paid out for expenses, etc., in excess of earnings	51.04	.....	Time certificates	99,406.41	114,934.38
Other resources	.....	213.23			
Totals	$171,129.95	$195,489.66	Totals	$171,129.95	$195,489.66

SECURITY STATE BANK OF BAUDETTE.

WM. J. LAU, President; J. A. MATHIEU, Vice President; W. F. STEFFES, Cashier. Directors—Wm. J. Lau, A. A. D. Rahn, both of Minneapolis; J. A. Mathieu, of Fort Frances, Ontario; O. H. Diercks, W. F. Steffes, both of Baudette.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$113,756 79	$164,391.22	Capital stock	$10,000.00	$25,000.00
Overdrafts	335.85	1,119.64	Surplus	14,000.00	5,000.00
Bonds and securities	3,593.07	10,400.17	Notes rediscounted and bills payable	6,000.00	.....
Bkg. house, furn. and fix.	5,914.22	2.000.00	Dividends unpaid	2,600 00	1,275.00
Other real estate	5,231.10	8,231.10	Deposits subject to check.	68,814.33	47,527 11
Due from banks	41,687.28	13,976.10	Certified checks	150.44	100.00
Cash on hand	2,813.64	6,319 10	Cashier's checks	5,506.49	7,203.02
Checks and cash items	287 43	1,305.91	Due to banks	7,686.40	3,140.44
Paid out for expenses, etc., in excess of earnings	2,385.40	1,545.44	Savings deposits	22,920.47	18,611.24
			Time certificates	38,326.65	101,431.87
Totals	$176,004.78	$209,288.68	Totals	$176,004.78	$209,288.68

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FIRST STATE BANK OF PERLEY.

J. G. JOHNSON, President; E. H. HOLTE, Vice President; JOS. GAARE, Cashier. Directors—J. G. Johnson, Harry Richards, Halvor Anderson, E. D. Anderson, Jos. Gaare, all of Perley; E. H. Holte, of Gardner, N. D.; Louis Sontag, of Northwood, N. D.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$108,030.27	$115,880.92	Capital stock	$15,000.00	$20,000 00
Overdrafts	1,939 15	555.48	Surplus	2,250 00	4,000.00
Bkg. house, furn. and fix.	6,975.00	6,975.00	Notes rediscounted and bills payable	12,500.00	10,000.00
Due from banks	6,972.81	10,064.06	Deposits subject to check.	36,143.03	46,767.77
Cash on hand	1,837.46	1,754.89	Cashier's checks	3,662.30	1,659.65
Checks and cash items	430.75	164.67	Time certificates	57,816.92	53,380.35
Paid out for expenses, etc., in excess of earnings	1,186.81	412.75			
Totals	$127,372.25	$135,807.77	Totals	$127,372.25	$135,807.77

CHISAGO COUNTY BANK, CENTER CITY.

JAMES E. MELIN, President; JOHN C. CARLSON, Vice President; VICTOR L. JOHNSON, Cashier. Directors—John C. Carlson, of Rush City; James E. Melin, Victor L. Johnson, Everett Stromgren, A. P. Stolberg, all of Center City.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$353,588.80	$371,085.33	Capital stock	$25,000 00	$50,000.00
Overdrafts	2,723.54	96 23	Surplus	15,000 00	.....
Bonds and securities	8,900.00	3,500 00	Undivided profits, net	3,928.86	2,297.56
Bkg. house, furn. and fix.	4,000.00	14,300.00	Deposits subject to check.	42,583.53	55,981.99
Due from banks	66,767.48	87,429.97	Cashier's checks	3,036.20	4,456.38
Cash on hand	12,656.34	11,732.50	Savings deposits	.....	3,932.95
Checks and cash items	1,225.72	320.83	Savings deposits	360,313.29	371,795.98
Totals	$449,861.88	$488,464.86	Totals	$449,861.88	$488,464.86

STEVENS COUNTY BANK, MORRIS.

H. H. WELLS, President; C. H. MARCH, Vice President; W. F. COOLEY, Cashier. Directors—H. H. Wells, Max Trantow, J. J. McCanney, J. J. Gaffney, W. F. Cooley, all of Morris; C. H. March, of Litchfield; A. W. Wells, of Herman.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$346,893.50	$421,454 09	Capital stock	$35,000.00	$50,000.00
Overdrafts	5,520.37	995 16	Surplus	10,000.00	10,000.00
Bonds and securities	3,580.00	2,980.00	Undivided profits, net	4,318.71	3,758.88
Bkg. house, furn. and fix.	7,500.00	8,450.00	Deposits subject to check.	131,278.41	98,988.24
Other real estate	4,600.00	.....	Demand certificates	.....	8,097.86
Due from banks	47,570.80	75,566.24	Cashier's checks	3,217.66	6,600.83
Cash on hand	14,480.62	14,659 36	Due to banks	3,278.75	11,187 35
Checks and cash items	539.05	369.47	Savings deposits	4,690.16	6,984.15
			Time certificates	239,800.65	328,857.01
Totals	$430,684.34	$524,474.32	Totals	$430,684 34	$524,474.32

ROBBINSDALE STATE BANK.

I. F. COTTON, President; J. TRUMP, Vice President; W. A. FARR, Cashier. Directors—I. F. Cotton, of Minneapolis; J. Trump, W. A. Farr, Geo. O. Johnson, L. A. Tyler, all of Robbinsdale.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$87,325.02	$78,578.42	Capital stock	$10,000.00	$10,000.00
Overdrafts	619.22	721.85	Surplus	2,000.00	2,500.00
Bonds and securities	5,000.00	5,000.00	Undivided profits, net	836.27	893.39
Bkg. house, furn. and fix.	3,500 00	3,500 00	Notes rediscounted and bills payable	4,000.00	3,000.00
Other real estate	6,518.13	6,518.13	Deposits subject to check.	29,882 55	34,189 88
Due from banks	948.96	4,221.20	Cashier's checks	1,696.36	1,310.76
Cash on hand	5,951.35	3,900.14	Savings deposits	15,513.57	18,346.69
			Time certificates	45,933.93	32,199.02
Totals	$109,862.68	$102,439.74	Totals	$109,862.68	$102,439.74

MINNETONKA STATE BANK, EXCELSIOR.

GEO. A. DU TOIT, President; D. W. DU TOIT, Vice President; GEO. P. DICKINSON, Cashier. Directors—Geo. A. Du Toit, D. W. Du Toit, both of Chaska; Geo. P. Dickinson, of Excelsior.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$145,214.53	$129,921.05	Capital stock	$20,000.00	$20,000.00
Overdrafts	425.49	978.43	Surplus	3,000.00	4,000.00
Bonds and securities	22,000.00	17,500.00	Undivided profits, net	1,414.84	891.09
Other real estate	3,000.00	3,000 00	Deposits subject to check.	78,799.70	71,025.26
Due from banks	49,013.27	61,731.75	Demand certificates	152 20	152.20
Cash on hand	8,094.62	8,302.22	Cashier's checks	6,108.22	5,008.15
Other resources	401.09	1,172.06	Savings deposits	29,106 35	37,648.67
			Time certificates	85,271.14	79,480.14
			Other liabilities	4,296.55	4,400.00
Totals	$228,149.00	$222,605.51	Totals	$228,149.00	$222,605.51

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STATE BANK OF AURORA.

R. P. PEARSALL, President; W. J. RASHLEIGH, Vice President; P. M. JOHNSON, Cashier. Directors—R. P. Pearsall, W. J. Rashleigh, P. M. Johnson, Marcus Levin, Matt Alto, all of Aurora; Mark Elliott, of Virginia; J. A. Robb, of Eveleth; J. J. Hudson, of Marysville, Ohio.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$171,301.88	$149,155.49	Capital stock	$25,000.00	$25,000.00
Overdrafts	3.80	27.93	Surplus	10,000.00	12,500.00
Bonds and securities	26,325.05	48,373.05	Undivided profits, net	1,964.49	2,331.20
Bkg. house, furn. and fix.	7,300.00	7,300.00	Deposits subject to check.	115,431.36	134,180.05
Due from banks	16,803.63	77,436.57	Certified checks	300.00	18.25
Cash on hand	14,624.33	25,825.11	Cashier's checks	85 25	737.25
			Due to banks	325.57	.....
			Savings deposits	59,396.67	98,777.25
			Time certificates	23,855.35	34,574.15
Totals	$236,358.69	$308,118.15	Totals	$236,358.69	$308,118.15

STATE BANK OF HOLLOWAY.

A. D. SCHENDEL, President; JOHN BEYER, Vice President; H. R. KERR, Vice President; WM. SACHS, SR., Vice President; W. M. ENGLUND, Cashier. Directors—A. D. Schendel, John Beyer, H. R. Kerr, Wm. Sachs, Sr., E. D. Olson, R. C. Weiss, W. M. Englund, all of Holloway.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$169,120.29	$182,252.05	Capital stock	$10,000.00	$10,000.00
Overdrafts	101.02	48.15	Surplus	16,500.00	20,500.00
Bkg. house, furn. and fix.	6,500.00	6,500.00	Undivided profits, net	126 92	712.54
Due from banks	14,881.46	21,126.88	Deposits subject to check.	57,116.19	59,605.01
Cash on hand	3,603.93	2,111.42	Cashier's checks	2,741.86	10,446.90
Checks and cash items	1,807.48	122.75	Time certificates	109,207.92	110,796.80
			Other liabilities	321.29	100.00
Totals	$196,014.18	$212,161.25	Totals	$196,014.18	$212,161.25

FARMERS STATE BANK OF HENNING.

G. A. SAETRE, President; ALFORD KNUTSON, Vice President; A. S. PAULSON, Cashier. Directors—G. A. Saetre, Andrew Anderson, Alford Knutson, J. H. Whiting, O. S. Johnson, all of Henning.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$125,252.92	$136,345.02	Capital stock	$10,000.00	$10,000.00
Overdrafts	268.45	536.53	Surplus	3,000.00	3,500.00
Bkg. house, furn. and fix.	4,500 00	4,500 00	Undivided profits, net	.....	342.02
Other real estate	465.60	465.60	Deposits subject to check.	43,153.14	46,293.63
Due from banks	22,411.42	33,475.63	Cashier's checks	1,794.45	1,471.92
Cash on hand	6,727.48	3,549.59	Time certificates	102,779.91	118,205.13
Checks and cash items	.....	940.33			
Paid out for expenses, etc., in excess of earnings	1,101.63	.....			
Totals	$160,727.50	$179,812.70	Totals	$160,727.50	$179,812.70

FIRST STATE BANK OF STEWARTVILLE.

GEO. E. HANSCOM, President; JAS. J. PONSFORD, Vice President; M. J. DIXON, Cashier. Directors—Geo. E. Hanscom, of St. Cloud; Jas. J. Ponsford, of Watertown; L. E. Christ, of Maple Plain; M. J. Dixon, of Stewartville.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$199,941.50	$187,472.45	Capital stock	$10,000.00	$10,000.00
Overdrafts	159 64	265.36	Surplus	7,000.00	7,500.00
Bonds and securities	1,700.00	1,700.00	Undivided profits, net	986.62	2,428 49
Bkg. house, furn. and fix.	8,154.67	7,900.00	Deposits subject to check.	45,198.53	40,851.56
Due from banks	13,365.50	11,152.06	Certified checks	100.00	.....
Cash on hand	3,512.10	5,678.99	Cashier's checks	4,683.51	5,003.22
Checks and cash items	43.00	396.77	Time certificates	158,907.75	148,782.36
Totals	$226,876.41	$214,565.63	Totals	$226,876.41	$214,565.63

FARMERS STATE BANK OF ATWATER.

N. LUNDGREN, President; CHAS. W. QUANDT, Vice President; J. A. JOHNSON, Cashier. Directors—N. Lundgren, D. F. Senechal, J. A. Johnson, all of Atwater; Chas. W. Quandt, E. W. Olson, Wm. Klossner, all of Winthrop; G. J. Boom, of Willmar.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$258,200.51	$297,670.27	Capital stock	$15,000.00	$15,000.00
Overdrafts	915.74	917.13	Surplus	5,000.00	5,000.00
Bonds and securities	5,000 00	.....	Undivided profits, net	3,810 10	4,437.47
Bkg. house, furn. and fix.	4,500.00	3,500.00	Deposits subject to check.	43,445.88	59,068 37
Due from banks	42,679.64	80,669.11	Cashier's checks	4,645.09	1,580.13
Cash on hand	5,822.25	9,321.78	Due to banks	1,846.93	230.75
Checks and cash items	64.60	128.42	Savings deposits	.....	1,300.64
			Time certificates	243,434.74	305,589.35
Totals	$317,182.74	$392,206.71	Totals	$317,182.74	$392,206.71

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FIRST STATE BANK OF ALBANY.

GEO. M. SCHAEFER, President; PETER KRAKER, Vice President; ANDREW PETERNELL, Cashier. Directors—Geo. M. Schaefer, Peter Kraker, John Wertin, John Wellenstein, Andrew Peternell, all of Albany.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$249,685.42	$248,022.25	Capital stock	$15,000.00	$15,000.00
Overdrafts	549.42	83.66	Surplus	8,000.00	8,000.00
Bonds and securities	12,000 00	10,000 00	Deposits subject to check.	32,600.88	46,314:17
Bkg. house, furn. and fix.	6,250.00	6,341.98	Cashier's checks	2,229.60	5,031.19
Other real estate	1,813.93	7,892.16	Savings deposits	.....	4,301.77
Due from banks	12,026.01	43,030.31	Time certificates	233,324.16	246,973.23
Cash on hand	7,322.38	8,172.28	Other liabilities	7.40	.55
Checks and cash items	365.35	305.93			
Paid out for expenses, etc., in excess of earnings	1,149.53	1,772.34			
Totals	$291,162.04	$325,620.91	Totals	$291,162.04	$325,620.91

FARMERS STATE BANK OF CHISAGO CITY.

FRANK A. DAHL, President; J. A. BLOOM, Vice President; L. O. ANDERSON, Vice President; J. E. VANSTROM, Cashier. Directors—Frank A. Dahl, J. E. Vanstrom, J. A. Bloom, L. O. Anderson, J. A. Mattson, all of Chisago City.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$160,457.34	$181,390.00	Capital stock	$10,000.00	$10,000.00
Overdrafts	91.00	143.02	Surplus	3,500.00	5,000.00
Bonds and securities	1,052.60	.....	Undivided profits, net	513.21	894.60
Bkg. house, furn. and fix.	2,545.00	2,650.00	Deposits subject to check.	46,351.85	41,579.15
Other real estate	885.61	952.51	Cashier's checks	6,723.78	2,944.36
Due from banks	27,477.45	35,763.26	Due to banks	3,142.48	1,545.77
Cash on hand	12,953.57	12,102.14	Savings deposits	2,334.03	5,670.68
Checks and cash items	322.79	1,244 62	Time certificates	133,220.01	166,610.99
Totals	$205,785.36	$234,245.55	Totals	$205,785.36	$234,245.55

SECURITY STATE BANK OF HANSKA.

GEO. S. HAGE, President; IVER STONE, Vice President; E. O. LUND, Cashier. Directors—Geo. S. Hage, Iver Stone, E. Hagestande, Siver Hage, all of Madelia; B. L. Bjertsen, Ener Thorson, E. O. Lund, all of Hanska.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$110,244.29	$113,080.86	Capital stock	$20,000.00	$20,000.00
Overdrafts	604.76	174.38	Surplus	4,000.00	4,000 00
Bonds and securities	1,000.00	.....	Undivided profits, net	1,628.18	1,001.86
Bkg. house, furn. and fix.	3,500 00	3,500.00	Deposits subject to check.	20,074.73	19,096.76
Other real estate	2,000.00	2,000.00	Cashier's checks	880 00	125.00
Due from banks	6,177 78	1,154.67	Due to banks	502.05	2,500.00
Cash on hand	3,594.62	2,869 14	Savings deposits	.....	976.25
Checks and cash items	.....	39.14	Time certificates	80,036.48	75,806.02
Other resources	.....	687.70			
Totals	$127,121.44	$123,505.89	Totals	$127,121.44	$123,505.89

FIRST STATE BANK OF EAST GRAND FORKS.

C. J. LOFGREN, President; FRANK J. ZEJDLIK, Vice President; H. A. BRONSON, Vice President; N. J. NELSON, Cashier. Directors—C. J. Lofgren, of Ada; Frank J. Zejdlik, N. J. Nelson, H. A. Bronson, all of East Grand Forks; J. W. Wheeler, of St. Paul; C. M. Sprague, F. W. Sprague, both of Sauk Centre.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$336,791 63	$356,243.56	Capital stock	$25,000.00	$25,000.00
Overdrafts	272.88	764.65	Surplus	7,000.00	8,000.00
Bkg. house, furn. and fix.	12,142.25	11,828 00	Undivided profits, net	5,562.38	5,028.09
Other real estate	4,572.00	4,347.00	Notes rediscounted and bills payable	10,000.00	.....
Due from banks	25,355.88	54,230.37	Deposits subject to check.	94.249.51	96,891.13
Cash on hand	11,277.59	9,419.69	Cashier's checks	2,342.85	3,034.53
Checks and cash items	2,245.61	2,551.28	Due to banks	3,253.57	13,840.74
			Savings deposits	90,721.40	91,551.47
			Time certificates	152,528 13	193,038.59
			Other liabilities	2,000.00	3,000.00
Totals	$392,657.84	$439,384.55	Totals	$392,657.84	$439,384.55

SABIN STATE BANK.

HENRY SCHROEDER, President; F. A. WYATT, Vice President; L. C. FOLLETT, Cashier. Directors—Henry Schroeder, F. A. Wyatt, F. P. Thompson, Thomas McCabe, all of Sabin; A. H. Costain, of Moorhead.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$89,518 10	$79,428.75	Capital stock	$10,000.00	$10,000.00
Overdrafts	121.64	.....	Surplus	10,000.00	10,000.00
Bonds and securities	.....	11,339.70	Undivided profits, net	247.11	2,158.10
Bkg. house, furn. and fix.	3,923.00	3,950.00	Notes rediscounted and bills payable	8,600.00	.....
Due from banks	2,145.12	8,853 03	Deposits subject to check.	32,981.35	42,377 34
Cash on hand	1,361.78	2,715.02	Cashier's checks	16.20	8.70
Checks and cash items	188.88	177.30	Time certificates	35,472.42	41,919.66
Other resources	58 56	.....			
Totals	$97,317.08	$106,463.80	Totals	$97,317.08	$106,463.80

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PLAINVIEW STATE BANK.

E. L. SYLVESTER, President; GEO. F. SYLVESTER, Cashier. Directors—E. L. Sylvester, Geo. F. Sylvester, A. S. Kennedy, all of Plainview.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$539,785.44	$553,848.72	Capital stock	$30,000.00	$30,000.00
Overdrafts	4,844.39	4,299.61	Surplus	10,000.00	10,000.00
Bonds and securities	8,000.00	7,000.00	Undivided profits, net	4,161.63	3,048.35
Bkg. house, furn. and fix.	7,500 00	7,500.00	Deposits subject to check.	169,905 58	138,487 98
Due from banks	47,173.91	25,728.85	Savings deposits	2,345.38	4,752.38
Cash on hand	18,174.02	17,615.48	Time certificates	409,100.17	429,789.49
Checks and cash items	35.00	85.54			
Totals	$625,512.76	$616,078.20	Totals	$625,512.76	$616,078.20

FARWELL STATE BANK.

A. S. IRGENS, President; JOHN MAX, Vice President; A. S. PETERSON, Cashier. Directors—A. S. Irgens, John Max, J. K. Jacobson, Ed. Homstad, Wm. Max, all of Farwell.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$133,013.17	$132,329.24	Capital stock	$10,000.00	$10,000.00
Overdrafts	20.99	370.49	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	4,275.35	4,075.35	Undivided profits, net	2,664.64	1,237.66
Due from banks	16,219.15	19,061.05	Deposits subject to check.	20,743.05	20,366.41
Cash on hand	4,212 80	3,036 44	Cashier's checks	1,911.18	1,125.00
Checks and cash items	9.47	23.14	Savings deposits	.....	21,491 41
			Time certificates	121,152 06	124,166.64
Totals	$157,750.93	$158,845.71	Totals	$157,750.93	$158,845.71

FIRST STATE BANK OF SOUTH HAVEN.

M. T. WEUM, President; G. STRECKER, Vice President; AUG. BRAGG, Cashier. Directors—M. T. Weum, John Oberg, O. E. Flaten, all of Moorhead; Aug. Bragg, Louisa K. Bragg, both of South Haven.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$117,185.42	$120,955.67	Capital stock	$10,000.00	$10,000.00
Overdrafts	364.46	348.23	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	5,185.00	5,200.00	Notes rediscounted and bills payable	6,000.00	.....
Due from banks	3,909.51	17,920 83	Deposits subject to check.	26,863.94	35,705 15
Cash on hand	4,609.17	4,495.32	Cashier's checks	218.11	246.77
Checks and cash items	148.05	279 95	Time certificates	87,669.37	102,507.14
Paid out for expenses, etc., in excess of earnings	1,349.81	1,259.06			
Totals	$132,751.42	$150,459.06	Totals	$132,751.42	$150,459.06

STATE BANK OF SARGEANT.

JOHN VOOGD, President; CHAS. L. SCHWARTZ, Vice President; F. C. SCHWARTZ, Cashier. Directors—Chas. L. Schwartz, Frank Martin, both of Sargeant; A. D. Schaffer, of Waltham.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$43,264.10	$43,599.14	Capital stock	$10,000.00	$10,000.00
Overdrafts	471.65	211.39	Surplus	2,500.00	2,750 00
Bkg. house, furn. and fix.	4,000.00	4,000.00	Undivided profits, net	308.55	926.61
Due from banks	4,678.69	7,608.19	Deposits subject to check.	21,396.39	23,219.23
Cash on hand	1,953 95	1,617.98	Cashier's checks	573.09	335.70
Checks and cash items	.....	51.40	Time certificates	19,074.60	19,856.56
			Other liabilities	515.76	.....
Totals	$54,368.39	$57,088.10	Totals	$54,368.39	$57,088.10

STATE BANK OF ROUND LAKE.

CHAS. NIENABER, President; LOUIS STOLTENBERG, Vice President; B. C. DENKMANN, Cashier. Directors—Chas. Nienaber, B. C. Denkmann, both of Round Lake; Louis Stoltenberg, of Lake Park, Iowa; Nels O. Langseth, of Hot Springs, Ark.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$296,428.75	$308,000.34	Capital stock	$30,000.00	$30,000.00
Overdrafts	680.85	1,765.50	Surplus	20,000.00	30,000.00
Bonds and securities	500.00	500 00			
Bkg. house, furn and fix.	$12,485.70	12,231.04	Undivided profits, net	11,682.27	8,388.50
Due from banks	10,730.72	18,770.33	Notes rediscounted and bills payable	23,713 45	25,147.74
Cash on hand	10,711.97	8,480.28	Deposits subject to check.	84,408.39	89,225.54
Checks and cash items	.....	3,097.00	Cashier's checks	.....	381.40
			Savings deposites	10,874.91	13,627 13
			Time certificates	$150,858.97	156,074.18
Totals	$331,537.99	$352,844 49	Totals	$331,537.99	$352,844 49

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VILLARD STATE BANK.

THEODORE AUNE, President; W. R. BUTLER, Vice President; C. M. HIGLEY, Cashier. Directors—Theodore Aune, of Glenwood; W. R. Butler, C. M. Higley, both of Villard.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$95,801.25	$85,372.32	Capital stock	$10,000.00	$10,000.00
Overdrafts	748.22	752.14	Surplus	3,500.00	4,500.00
Bkg house, furn. and fix.	4,106.00	4,106.00	Undivided profits, net	576.48	.....
Other real estate	.....	2,840.00	Deposits subject to check.	34,056.29	31,100.74
Due from banks	5,345 67	10,532.45	Cashier's checks	1,656.49	809.13
Cash on hand	2,838.44	2,454.31	Savings deposits	889.62	1,049.14
Checks and cash items	441.65	1,242.26	Time certificates	58,602.35	60,541.57
Paid out for expenses, etc., in excess of earnings	.....	701.10			
Totals	$109,281.23	$108,000.58	Totals	$109,281.23	$108,000.58

RUSHFORD STATE BANK.

JAMES G. ROBERTON, President; M. A. MALAND, Vice President; WM. ROBERTON, Vice President; JOHN A. FRISVOLD, Cashier. Directors—William Roberton, Martin A. Maland, John A. Frisvold, James G. Roberton, all of Rushford.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$381,120.83	$424,368.39	Capital stock	$25,000.00	$25,000.00
Overdrafts	1,069 02	1,067.96	Surplus	5,000.00	5,000.00
Bonds and securities	4,000 00	4,590.00	Undivided profits, net	4,060.79	4,288 71
Bkg. house, furn. and fix.	9,000.00	9,000.00	Deposits subject to check.	81,563.26	132,174.65
Due from banks	69,021.44	126,790.35	Demand certificates	101.00	1.00
Cash on hand	10,227.98	9,019.77	Due to banks	2,022.87	11.991.72
Checks and cash items	1,496.88	2,285.15	Time certificates	358,188.23	398,665.54
Totals	$475,936.15	$577,121.62	Totals	$475,936.15	$577,121.62

KINGSTON STATE BANK.

E. E. McGREW, President; C. H. MARCH, Vice President; J. E. MATSEN, Cashier. Directors—E. E. McGrew, Olof L. Olson, L. E. Larson, all of Dassel, C. H. March, of Litchfield, J. E. Matsen, of Kingston.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$89,132.82	$98,745.59	Capital stock	$11,000.00	$11,000.00
Overdrafts	4.49	255.05	Surplus	2,500 00	2,500 00
Bkg. house, furn. and fix.	3,000 00	4,500.00	Undivided profits, net	639.24	621.36
Other real estate	1,200.00	1,200.00	Deposits subject to check.	22,406.91	21,376.12
Due from banks	5,599.16	8,111.05	Cashier's checks	.....	252.00
Cash on hand	2,197.35	4,014.50	Time certificates	64,775.90	81,513.78
Checks and cash items	188.23	437.07			
Totals	$101,322.05	$117,263.26	Totals	$101,322.05	$117,263.26

FARMERS AND MERCHANTS STATE BANK OF LITCHFIELD.

JOHN T. MULLEN, President; E. B. WEEKS, Vice President; L. O. WESTMAN, Vice President; E. O. HAMMER, Cashier. Directors—John T. Mullen, E. O. Hammer, E. B. Weeks, L. O. Westman, all of Litchfield; Leslie Mullen, of Campbell.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$347,322.06	$422,274.82	Capital stock	$25,000.00	$25,000.00
Overdrafts	3,668 56	4,361 14	Surplus	5,000.00	5,000.00
Bonds and securities	1,000.00	1,000.00	Deposits subject to check.	71,882.82	67,240.17
Bkg. house, furn. and fix.	10,500.00	10,500.00	Cashier's checks	4,105.60	6,457.70
Other real estate	1,500.00	1,500.00	Time certificates	370,017.40	436,801.62
Due from banks	96,398.28	85,878.68			
Cash on hand	8,701.41	11,292.13			
Checks and cash items	6,196.18	2,773.55			
Paid out for expenses, etc., in excess of earnings	719.33	919.17			
Totals	$476,005.82	$540,499.49	Totals	$476,005.82	$540,499.49

STATE BANK OF LA SALLE.

T. C. HOVDE, President; HANS SIGURDSON, Vice President; O. E. SUNDT, Cashier. Directors—Hans Sigurdson, A. H. Shellum, T. C. Hovde, all of St. James; M. S. Dossett, of Madelia; O. E. Sundt, of La Salle.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$105,703.70	$104,744.66	Capital stock	$10,000.00	$10,000 00
Overdrafts	145.98	269 18	Surplus	2,000.00	5,000.00
Bkg. house, furn. and fix.	3,050.00	3,050.00	Undivided profits, net	3,607.03	2.908 94
Due from banks	23,357.46	37,206.27	Deposits subject to check.	34,603 36	35,518.93
Cash on hand	3,865.73	3,983 57	Cashier's checks	1,403.83	960.87
Checks and cash items	14.90	.....	Time certificates	83,523.55	93.864.94
			Other liabilities	1,000.00	1,000.00
Totals	$136,137.77	$149,253.68	Totals	$136,137.77	$149,253.68

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PEOPLES STATE BANK OF THIEF RIVER FALLS.

F. P. SHELDON, President; H. S. DAHLEN, Vice President; H. LOKEN, Vice President; OSCAR SPONHEIM, Cashier. Directors—F. P. Sheldon, A. M. Sheldon, both of Minneapolis; A. G. Wedge, Jr., of Bemidji; H. S. Dahlen, H. Loken, Oscar Sponheim, H. P. Sponheim, Bernhard Knudsen, O. D. Ostby, all of Thief River Falls.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$198,146.15	$259,945.03	Capital stock	$30,000.00	$40,000 00
Overdrafts	239.78	101.74	Surplus	6,000.00	11,000.00
Bonds and securities	4,029.56	3,000 00	Undivided profits, net	1,512.26	5,114 94
Bkg. house, furn. and fix.	7,600.00	12,253.65	Deposits subject to check	83,655.35	134,409.88
Other real estate	2,000.00	2,700.00	Certified checks	.....	20.00
Due from banks	26,418.43	73,070.15	Cashier's checks	2,934.48	1,477.80
Cash on hand	5,334.57	4,294.45	Due to banks	25,519.67	12,168.82
Checks and cash items	2,583.83	714.36	Savings deposits	3,327.76	3,845.25
			Time certificates	93,402 80	148,042.69
Totals	$246,352.32	$356,079.38	Totals	$246,352.32	$356,079.38

STATE BANK OF BETHEL.

I. F. COTTON, President; W. C. SMITH, Vice President; G. C. LAMBERT, Cashier. Directors—I. F. Cotton, of Minneapolis; W. C. Smith, G. C. Lambert, J. H. Cooper, all of Bethel; W. A. Farr, of Robbinsdale.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$90,885.05	$105,055.53	Capital stock	$10,000.00	$10,000.00
Overdrafts	14.76	342.03	Surplus	8,000.00	10,000.00
Bonds and securities	40.00	.....	Undivided profits, net	884.13	1,109.24
Bkg. house, furn. and fix.	4,500.00	4,700.00	Notes rediscounted and bills payable	5,000.00	2,000.00
Due from banks	2,642.89	1,420.17	Deposits subject to check.	27,116.60	29,238.73
Cash on hand	4,840.55	5,846.35	Cashier's checks	210.25	4,251.85
Checks and cash items	1,606.37	305.12	Time certificates	53,318.64	61,069 38
Totals	$104,529.62	$117,669.20	Totals	$104,529.62	$117,669.20

FIRST STATE BANK OF FREEBORN.

L. T. SOTT, President; W. H. MILLER, Vice President; C. B. HOWARD, Cashier. Directors—L. T. Scott, W. H. Miller, Geo. P. Lattin, Hans Stensrud, C. B. Howard, all of Freeborn; A. T. Schoen, of Wells; Edw. Olson, of Albert Lea.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$81,498.75	$88,608.93	Capital stock	$10,000.00	$10,000.00
Overdrafts	315.87	695 72	Surplus	3,000.00	3,500.00
Bkg. house, furn. and fix.	4,640.41	4,540.41	Undivided profits, net	.....	489.78
Other real estate	1,000.00	1,000.00	Deposits subject to check.	43,239 39	33,441.39
Due from banks	19,685 22	9,570.51	Cashier's checks	1,407.34	1,421.40
Cash on hand	2,837.67	2,847.65	Time certificates	52,449.53	58,920.21
Checks and cash items	88.38	509.56			
Paid out for expenses, etc., in excess of earnings	29.96	.....			
Totals	$110,096.26	$107,772.78	Totals	$110,096.26	$107,772.78

GERMAN AMERICAN STATE BANK OF MANKATO.

L. HENLINE, President; CHRIS. STEINER, Vice President; F. W. DARSOW, Cashier. Directors—L. Henline, Chris. Steiner, Joseph Stahl, Joachim Kroeger, John Trenhauser, Wendel Hodapp, John Butzer, F. W. Darsow, all of Mankato.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$316,509.59	$370,958.70	Capital stock	$25,000.00	$25,000.00
Overdrafts	34.55	93 47	Surplus	19,000.00	19,000.00
Bonds and securities	66,231.20	34,000.00	Undivided profits, net	225 83	883.60
Bkg. house, furn. and fix.	11,250.00	11,250.00	Notes rediscounted and bills payable	10,000.00	10,000.00
Due from banks	31,535,73	29,324.63	Dividends unpaid	1,250.00	240.00
Cash on hand	5,078.90	7,302.38	Deposits subject to check.	78,168.74	83.987.75
Checks and cash items	7,049.38	1,972.18	Cashier's checks	5,047.81	1,108.20
			Due to banks	6,964.04	5,935.94
			Savings deposits	.....	5,602.99
			Time certificates	292,032.93	303,142.88
Totals	$437,689.35	$454.901.36	Totals	$437,689.35	$454,901.36

FIRST STATE BANK OF OKABENA.

H. L. BOND, President; H. W. AHRENS, Vice President; SAM FREDERICKSON, Cashier. Directors—H. L. Bond, of Lakefield; H. W. Ahrens, Sam Dahl, Sam Frederickson, Edward Milbrath, all of Okabena; F. C. Sievert, Fred Mundt, both of Heron Lake.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$87,140.75	$111,883.95	Capital stock	$10,000.00	$10,000.00
Overdrafts	275.01	661.92	Surplus	4,000.00	6,000.00
Bkg. house, furn. and fix.	3,100.00	3,150.00	Undivided profits, net	424 66	740.24
Due from banks	13,946.75	10,161.51	Notes rediscounted and bills payable	.....	4,000.00
Cash on hand	4,361.66	3,584.80	Deposits subject to check.	50,588.11	52,213.48
Checks and cash items	2 65	776.90	Demand certificates	.....	106.00
			Due to banks	.....	5,831 15
			Savings deposits	.....	62.24
			Time certificates	43,814.05	51,265.97
Totals	$108,826.82	$130,219.08	Totals	$108,826.82	$130,219.08

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CITIZENS STATE BANK OF GIBBON.

JOHN FRIEDL, President; ANDREW SCHULBERG, Vice President; JOHN W. BOOCK, Cashier. Directors—John W. Boock, John Friedl, Andrew Schulberg, George Eckert, Louis Isakson, all of Gibbon.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$229,965 74	$240,565.75	Capital stock	$12,000.00	$12,000 00
Overdrafts	148.88	8.10	Surplus	9,000.00	12,000.00
Bkg. house, furn. and fix.	4,800.00	4,800.00	Undivided profits, net	3,217.01	3,834.65
Due from banks	22,144.72	19,164.84	Deposits subject to check.	56,136.88	56,286.99
Cash on hand	7,372.90	8,175.15	Cashier's checks	2,515.36	3,130.52
Checks and cash items	4,421.03	2,185 66	Time certificates	185,984.02	187,647.34
Totals	$268,853.27	$274,899.50	Totals	$268,853.27	$274,899.50

EAST SIDE STATE BANK, MINNEAPOLIS.*

FRED E. BARNEY, President; I. HAZLETT, Vice President; S. E. FOREST, Cashier. Directors—Fred E. Barney, Isaac Hazlett, H. R. Wiesner, W. C. Johnson, L. Andersch, J. F. Wilcox, Robt. Jamison, John Schmidler, S. E. Forest, all of Minneapolis; S. L. Frazier, of Verndale.

Resources:	June 23, '15	Liabilities:	June 23, '15
Loans and discounts	$675,315.87	Capital stock	$100,000.00
Overdrafts	241.12	Surplus	20,000.00
Bonds and securities	29,030.00	Undivided profits, net	19,204.61
Banking house, furniture and fixtures	4,199.50	Deposits subject to check	321,080.30
Other real estate	8,187.07	Certified checks	2,985.59
Due from banks	91,871 05	Cashier's checks	3,348.27
Cash on hand	34,586.02	Due to banks	80,728.12
Checks and cash items	13,625.80	Savings deposits	254,088.58
		Time certificates	54,420 96
		Other liabilities	1,200.00
Total	$857,056.43	Total	$857,056.43

*Consolidated with St. Anthony Falls Bank of Minneapolis on January 12, 1916.

NORTHWESTERN STATE BANK, CLOQUET.

C. W. GARDNER, President; O. W. Erickson, Vice President; C. P. OSBURN, Vice President; C. P. OSBURN, Cashier. Directors—C. W. Gardner, A. R. Marshall, all of Minneapolis; C. P. Osburn, of Duluth; O. W. Erickson, O. L. Anderson, all of Cloquet.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$190,710.50	$200,381 12	Capital stock	$30,000.00	$30,000.00
Overdrafts	200.00	.....	Surplus	7,000.00	7,000.00
Bonds and securities	14,446.40	10,416.00	Undivided profits, net	6,070.72	6,807.83
Bkg. house, furn. and fix.	8,500.00	8,300.00	Notes rediscounted and bills payable	4,500.00	.....
Other real estate	3,363.89	2,350.05	Dividends unpaid	799 50	772.50
Due from banks	11,325.44	25,702 64	Deposits subject to check.	94,412.18	103,775 55
Cash on hand	5,340.74	6,185 80	Certified checks	182.10	50.00
Checks and cash items	6,459.09	8,125.80	Due to banks	4,635.14	301.54
			Savings deposits	74,974.60	91,907.83
			Time certificates	17,771.82	20,846.16
Totals	$240,346.06	$261,461.41	Totals	$240,346.06	$261,461.41

MANCHESTER STATE BANK.

CHARLES E. PAULSON, President; HENRY SOTH, Vice President; OLE M. OLSON, Vice President; OLE MOEN, Cashier. Directors—Charles E. Paulson, Henry Soth, John A. Severson, all of Albert Lea; Ole M. Olson, G. O. Myran, both of Manchester.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$118,328.55	$125,804.63	Capital stock	$10,000.00	$10,000.00
Overdrafts	257.08	38.38	Surplus	6,000.00	7,000 00
Bkg. house, furn. and fix.	4,707.00	4,707 00	Deposits subject to check.	31,479.16	22,126.84
Due from banks	26,634.25	3,921.53	Cashier's checks	2,577.16	991.73
Cash on hand	2,234.45	2,065.61	Time certificates	102,945.44	97,427.49
Checks and cash items	27.00	20.65			
Paid out for expenses, etc., in excess of earnings	813.43	988.26			
Totals	$153,001.76	$137,546.06	Totals	$153,001.76	$137,546.06

CITIZENS STATE BANK OF PINE ISLAND.

F. W. CORNWELL, President; C. R. MILLER, Vice President; L. L. CORNWELL, Cashier. Directors—F. W. Cornwell, C. R. Miller, L. L. Cornwell, Aug. Ahneman, H. H. McCray, all of Pine Island.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$185,596.95	$219,578.62	Capital stock	$15,000.00	$15,000.00
Overdrafts	282.44	501.75	Surplus	5,000.00	5,000 00
Bonds and securities	1,000.00	.....	Undivided profits, net	587.72	1,777.07
Bkg. house, furn and fix.	10,000.00	10,000 00	Deposits subject to check.	54,125.11	73,128.36
Other real estate	6,315.60	6,315 60	Certified checks	13.57	55.00
Due from banks	23,025.62	21,973.86	Cashier's checks	6,436.86	1,574.45
Cash on hand	7,416.88	8,351.41	Due to banks	1,499 19	2,810.85
Checks and cash items	2,937.53	123.89	Savings deposits	3,387 34	4,113.80
Other resources	.....	99.14	Time certificates	150,525.23	163,484.74
Totals	$236,575.02	$266,944.27	Totals	$236,575.02	$266,944.27

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STATE BANK OF DOVRAY.

JASPER JOHNSON, President; JNO. E. NELSON, Vice President; A. E. COHRS, Cashier. Directors—E. J. Cohrs, Anton Lindstrom, J. J. Christy, Jno. E. Nelson, all of Westbrook; A. E. Cohrs, Jasper Johnson, Ole Johnson, all of Dovray.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$118,183.45	$137,423.03	Capital stock	$10,000.00	$12,500.00
Overdrafts	1,262.30	736.18	Surplus	4,500.00	6,500.00
Bkg. house, furn. and fix.	4,755.75	4,385.25	Undivided profits, net	197.33	.....
Due from banks	2,991.30	2,152.92	Notes rediscounted and bills payable	4,000.00	16,000.00
Cash on hand	2,889.70	1,918.28	Deposits subject to check.	28,825.08	25,619.60
Paid out for expenses, etc., in excess of earnings	.....	1,398.67	Cashier's checks	146 04	100.00
			Time certificates	82,414.05	87,294.66
Totals	$130,082.50	$148,014.26	Totals	$130,082.50	$148,014.26

FARMERS STATE BANK OF LAKE BENTON.

MATHIAS ANDERSEN, President; ERNEST OSBECK, Vice President; ALFRED SODERLIND, Cashier. Directors—R. S. Carlisle, A. J. Nielsen, Torvald Gran, Ernest Osbeck, Alfred Soderlind, Mathias Andersen, Ole Thompson, S. M. Meyer, Chas. M. Soderlind, all of Lake Benton.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$116,857.43	$128,326.28	Capital stock	$15,000.00	$15,000.00
Overdrafts	1,602.31	1,086.53	Surplus	3,000.00	3,000.00
Bkg. house, furn. and fix.	5,000.00	5,000.00	Undivided profits, net	.....	859.81
Due from banks	31,439.69	50,229.92	Deposits subject to check.	48,172.01	58,848.41
Cash on hand	6,578.68	8,841.38	Demand certificates	1,013.73	362 47
Checks and cash items	293.92	411.70	Time certificates	95,054.96	115,825.12
Paid out for expenses, etc., in excess of earnings	468.67	.....			
Totals	$162,240.70	$193,895.81	Totals	$162,240.70	$193,895.81

LOUISBURG STATE BANK.

J. R. SWANN, President; I. L. PHILLEY, Vice President; LUDWIG M. LARSON, Cashier. Directors—J. R. Swann, of Madison; I. L. Philley, Ludwig M. Larson, Ole Anderson, K. Kolkjen, all of Louisburg.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$65,514.13	$78,715.00	Capital stock	$10,000.00	$10,000.00
Overdrafts	579.00	303.81	Surplus	3,000.00	3,500 00
Bonds and securities	527.68	693.67	Undivided profits, net	220.65	316.17
Bkg. house, furn. and fix.	3,173.17	3,173.17	Deposits subject to check.	30,816.84	38,420.45
Due from banks	13,150.67	23,028.36	Cashier's checks	1,491.72	2,005.49
Cash on hand	3,572.26	4,701.63	Time certificates	41,235.32	56,870.98
Checks and cash items	247.62	497.45			
Totals	$86,764.53	$111,113.09	Totals	$86,764.53	$111,113.09

SECURITY STATE BANK OF MAPLE LAKE.

ALBERT WESTRUP, President; JOS. F. BAKER, Vice President; DANIEL FLAHERTY, Cashier. Directors—Albert Westrup, N. D. Vandergon, Adolph Herold, Otto Reich, all of Maple Lake; Jos. F. Baker, of Monticello.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$127,545.83	$129,297 10	Capital stock	$10,000.00	$10,000.00
Overdrafts	85.44	226.68	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	4,400.00	4,400.00	Undivided profits, net	350.14	1,432.57
Due from banks	14,978.43	16,303.75	Deposits subject to check.	20,472.37	28,776.15
Cash on hand	3,561.49	4,448.56	Cashier's checks	2,009 60	2,651.37
Checks and cash items	127.50	205.99	Time certificates	115,866.58	110,021.99
Totals	$150,698.69	$154,882 08	Totals	$150,698.69	$154,882 08

EXCHANGE STATE BANK OF GRAND MEADOW.

E. F. GREENING, President; P. T. ELLIOTT, Vice President; E. J. GREENING, Cashier. Directors—August Dettloff, Sr., Andrew Lybeck, P. T. Elliott, W. A. Nolan, E. F. Greening, W. R. Peyton, E. J. Greening, Adolph Stoltz, F. S. Hambleton, all of Grand Meadow; C. L Engen, of West Salem, Wis.; Henry Neumann, of Stewartville.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$268,596.56	$246,824.70	Capital stock	$25,000.00	$25,000.00
Overdrafts	456.20	653.68	Surplus	13,000.00	17,000.00
Bonds and securities	10,990.00	7,930.00	Undivided profits, net	4,818.86	5,250.07
Bkg. house, furn. and fix.	15,012.99	14,542.42	Deposits subject to check.	76,613.92	83,962.71
Due from banks	29,526.07	60,076.53	Cashier's checks	580.61	5,302.30
Cash on hand	8,857.97	8,575 31	Due to banks	24,841.75	15,007.70
Checks and cash items	982.11	178.26	Savings deposits	19,485.19	31,870.04
			Time certificates	170,081.57	155,388.08
Totals	$334,421.90	$338,780.90	Totals	$334,421.90	$338,780.90

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FIRST STATE BANK OF DEXTER.

JOHN VOOGD, President; DR. G. J. SCHOTTLER, Vice President; WM. VOOGD, Cashier. Directors—T. L. Waffle, T. K. Bervin, Dr. G. J. Schottler, Wm. Voogd, all of Dexter; John Voogd, of Austin.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$128,818.63	$134,399.02	Capital stock	$10,000.00	$10,000.00
Overdrafts	361.93	1,232.68	Surplus	5,000.00	7,000.00
Bkg. house, furn. and fix.	4,900.00	4,900.00	Undivided profits, net	1,395.14	.....
Due from banks	14,210.86	10,847.72	Notes rediscounted and bills payable	.....	5,000.00
Cash on hand	6,818.24	2,984.73	Deposits subject to check.	50,906.79	39,160.72
Paid out for expenses, etc., in excess of earnings	.....	97.15	Cashier's checks	2,530.65	233.73
			Due to banks	11,936 28	11,153.54
			Time certificates	73,340.80	81,913.31
Totals	$155,109.66	$154,461.30	Totals	$155,109.66	$154,461.30

STATE BANK OF AUDUBON

A. O. NETLAND, President; P. A. O. PETERSON, Vice President; OLE A. NETLAND, Cashier. Directors—A. O. Netland, of Northfield; P. A. O. Peterson, Ole A. Netland, both of Audubon.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$150,791.09	$189,787.30	Capital stock	$15,000.00	$15,000.00
Overdrafts	448.12	171.56	Surplus	3,500.00	3,500.00
Bonds and securities	6,649.99	10,615.53	Undivided profits, net	278.89	1,026.17
Bkg. house, furn. and fix.	6,100.00	6,100 00	Deposits subject to check.	43,337.98	58,556.00
Due from banks	15,564.21	28,123.61	Cashier's checks	886.84	2,019.36
Cash on hand	3,101.14	3,062.08	Savings deposits	.....	2,680 65
Checks and cash items	94.04	272.20	Time certificates	119,830.58	155,382.10
Other resources	85.70	32.00			
Totals	$182,834.29	$238,164.28	Totals	$182,834.29	$238,164.28

FIRST STATE BANK OF ROSCOE.

ANTON MUGGLI, President; THOMAS SAUER, Vice President; PETER ROEDER, Cashier. Directors—Anton Muggli, of Cold Spring; Peter Roeder, Thomas Sauer, Joseph Weis, all of Roscoe.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$151,581.11	$150,228.80	Capital stock	$10,000.00	$10,000.00
Overdrafts	77.71	64.87	Surplus	5,000.00	5,500.00
Bonds and securities	680 00	680.00	Undivided profits, net	7,024.20	8,889.44
Bkg. house, furn. and fix.	3,100.00	3,100.00	Deposits subject to check.	10,879.91	11,980.60
Due from banks	23,278 53	28,172.62	Cashier's checks	467.85	436.00
Cash on hand	6,964.69	5,784.51	Time certificates	152,571 39	151,516.36
Checks and cash items	261.31	291.60			
Totals	$185,943.35	$188,322.40	Totals	$185,943.35	$188,322.40

CITIZENS STATE BANK OF WAVERLY.

PATRICK J. BOLAND, President; THOMAS F. GLEESON, Vice President; WILLIAM H. BOLAND, Cashier Directors—Patrick J. Boland, of Litchfield; Thomas F. Gleeson, of St. Paul; William H. Boland, M. J. Boland, both of Waverly.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$88,171.91	$95,034.07	Capital stock	$10,000.00	$10,000.00
Overdrafts	57.60	1,492.26	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	1,956.72	1,761.05	Deposits subject to check.	38,141.97	36,982.64
Other real estate	2,189 59	2,189.59	Cashier's checks	3,685.76	4,389 09
Due from banks	25,142.97	34,640.17	Time certificates	70,818.22	85,116.96
Cash on hand	6,531.59	2,510.39			
Checks and cash items	150.04	373 55			
Paid out for expenses, etc., in excess of earnings	445.53	487.61			
Totals	$124,645.95	$138,488.69	Totals	$124,645.95	$138,488.69

STEWART STATE BANK.

A. G. REHSE, President; C. H. RICHARDS, Vice President; FRED REHSE, Cashier. Directors—A. G. Rehse, C. H. Richards, Fred Rehse, L. S. Richards, A. Eynon, J. H. Reil, all of Stewart; J. W. Rehse, of Wayzata.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$105,362 44	$121.242 33	Capital stock	$10,000.00	$10.000.00
Overdrafts	32.70	156.09	Surplus	5,000 00	7,000.00
Bkg. house, furn. and fix.	4,146.27	4.046.58	Deposits subject to check.	30,253.39	43,317.80
Due from banks	7,431.13	21.175 34	Demand certificates	1,254.90	2,081.18
Cash on hand	3,199.12	4,229.94	Time certificates	72,972.00	87,978.00
Paid out for expenses, etc., in excess of earnings	508 63	166.70	Other liabilities	1,200.00	640.00
Totals	$120,680.29	$151,016.98	Totals	$120,680.29	$151,016.98

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RICE STATE BANK.

I. W. BOUCK, President; OLIVER CHIRHART, Vice President; DAMON I. BOUCK, Cashier. Directors—I. W. Bouck, of Royalton; Oliver Chirhart, of Sauk Rapids; Damon I. Bouck, of Rice.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$118,440.33	$139,508.68	Capital stock	$10,000.00	$10,000.00
Overdrafts	1,179.57	821.57	Surplus	3,000.00	4,000.00
Bonds and securities	.....	1,500 00	Undivided profits, net	78.14	.....
Bkg. house, furn. and fix.	4,400.00	4,300.00	Deposits subject to check.	46,600.38	57,193.41
Due from banks	10,150.60	21,093.11	Cashier's checks	3,052.76	1,265.40
Cash on hand	5,443.87	4,263.25	Savings deposits	1,392.83	1,316.78
Checks and cash items	185.96	142.33	Time certificates	75,676.22	98,644.54
Paid out for expenses, etc., in excess of earnings	.....	791.19			
Totals	$139,800.33	$172,420 13	Totals	$139,800.33	$172,420 13

EASTON STATE BANK.

A. E. QUIMBY, President; W. H. GAFFEY, Vice President; L. R. JOHNSON, Cashier. Directors—A. E. Quimby, of Mankato; Wm. Sippel, W. A. Cusick, W. H. Gaffey, all of Easton; J. A. Bachtle, of Winnebago.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$216,618 54	$230,794.39	Capital stock	$10,000.00	$10,000.00
Bonds and securities	4,500.00	4,000.00	Surplus	10,000.00	10,000.00
Bkg. house, furn. and fix.	5,400.00	5,000.00	Undivided profits, net	450.18	186.23
Due from banks	21,261.80	11,659.99	Notes rediscounted and bills payable	10,000.00	5,000.00
Cash on hand	5,860.93	3,546.76	Deposits subject to check.	54,781.42	51,204.91
Checks and cash items	143.86	.....	Cashier's checks	1,726.39	1,221.58
			Savings deposits	424.02	616.62
			Time certificates	166,403 12	176.771.80
Totals	$253,785.13	$255,001 14	Totals	$253,785.13	$255,001.14

STATE BANK OF CONGER.

RALPH O. OLSON, President; FRED BEHRENDS, Vice President; I. H. HOEL, Cashier. Directors—Ralph O. Olson, of St. Cloud; Fred Behrends, of Conger; Matt Olson, of Wells; C. A. Schneider, of Albert Lea.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$105,542.77	$114,476.69	Capital stock	$10,000.00	$10,000.00
Overdrafts	1,285.13	1,699.44	Surplus	6,250.00	7,000 00
Bkg. house, furn. and fix.	3,241.22	3,225.00	Undivided profits, net	389.83	852.62
Due from banks	8,691.27	6,076.09	Deposits subject to check.	24,715.72	29,395.20
Cash on hand	2,122.91	3,009.58	Cashier's checks	2,438.24	2,230.08
Checks and cash items	253.69	532.82	Time certificates	77,343.20	79,541.72
Totals	$121,136.99	$129,019 62	Totals	$121,136.99	$129,019.62

NELSON STATE BANK.

C. H. LARSON, President; F. OTTO SWENSON, Vice President; GEO. STROMLUND, Cashier. Directors—C. H. Larson, Geo. Stromlund, both of Nelson; T. A. Erickson, of St. Paul; F. Otto Swenson, of Alexandria; Nels Sather, of Osakis.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$108,424.55	$120,357 25	Capital stock	$12,000.00	$12,000.00
Overdrafts	3.09	8 41	Surplus	3,000.00	3,000 00
Bkg. house, furn and fix.	5,300.00	5,300.00	Undivided profits, net	95.37	448.63
Other real estate	1,345.00	1,345.00	Notes rediscounted and bills payable	5,000.00	.....
Due from banks	5,242.21	10,026.42	Deposits subject to check.	18,744.67	21,701.10
Cash on hand	4,383.94	3,279.37	Cashier's checks	519.30	1,005.04
			Time certificates	85,339.45	102,161.68
Totals	$124,698.79	$140,316.45	Totals	$124,698.79	$140,316.45

FIRST STATE BANK OF PINE RIVER.

E. E. MARTIN, President; HARRY H. HILL, Vice President; FRED A. RUSH, Cashier. Directors—James E. Gearey, E. E. Martin, Eugene L. Forbes, Harry H. Hill, all of Pine River; John Michell, of Ortonville.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$82,282.18	$89,737.31	Capital stock	$15,000.00	$15,000.00
Overdrafts	553 86	325.96	Surplus	2,600.00	3,000 00
Bkg. house, furn. and fix.	6,610.85	6,630.85	Undivided profits, net	.....	482.65
Other real estate	2,500.00	2,500.00	Notes rediscounted and bills payable	.....	4,000.00
Due from banks	7,604.75	11,649.07	Deposits subject to check.	58,474.50	65,699.66
Cash on hand	2,724.72	5,924.35	Cashier's checks	1,606.60	949.81
Checks and cash items	26.73	454.19	Savings deposits	.....	744.09
Paid out for expenses, etc., in excess of earnings	231.11	.....	Time certificates	24,870.25	27,345.52
Other resources	17 15	.....			
Totals	$102,551.35	$117,221.73	Totals	$102,551.35	$117,221.73

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GLENWOOD STATE BANK.

THEODORE AUNE, President; J. H. McCAULEY, Vice President; J. O. HAUGEN, Cashier. Directors—Theodore Aune, J. O. Haugen, J. H. McCauley, J. O. Grove, Henrik Shipstead, John Aune, all of Glenwood.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$169,472.81	$239,001.51	Capital stock	$25,000.00	$25,000.00
Overdrafts	30.06	240.37	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	10,516 64	10,596.64	Undivided profits, net	630.00	1,911.47
Due from banks	30,845.04	18,037.88	Deposits subject to check.	60,530 29	73,876 78
Cash on hand	6,076.44	5,251.13	Cashier's checks	1,418.17	3,038.13
Checks and cash items	574.59	1,701.60	Due to banks	2,581.53	3,409.27
			Savings deposits	2,086.33	5,233.06
			Time certificates	120,269.26	157,360.42
Totals	$217,515.58	$274,829.13	Totals	$217,515.58	$274,829.13

FIRST STATE BANK OF UTICA.

R. A. JOHNSON, President; L. J. HOLT, Vice President; R. D. LOUDON, Cashier. Directors—R. A. Johnson, of St. Charles; L. J. Holt, R D. Loudon, H. B. Clawson, Edw. A. Campbell, all of Utica; R. J Bain, Wm. G. Sackreiter, both of Lewiston.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$73,187.02	$83,422.54	Capital stock	$10,000.00	$10,000.00
Overdrafts	1,117.38	1,026.25	Surplus	3,000.00	4,000.00
Bonds and securities	2,300.00	2,300.00	Notes rediscounted and bills payable	7,000.00	5,000.00
Bkg. house, furn and fix.	4,800.00	4,800.00	Deposits subject to check.	25,751 34	27,253 77
Due from banks	6,920.66	1,979.60	Due to banks	.....	63.79
Cash on hand	2,779.29	2,653.16	Time certificates	45,471.11	50,383.82
Paid out for expenses, etc., in excess of earnings	118.10	519.83			
Totals	$91,222.45	$96,701.38	Totals	$91,222.45	$96,701.38

STATE BANK OF WALTERS.

RALPH O. OLSON, President; FRED HARTMANN, Vice President; T. KOLSTAD, Cashier. Directors—Ralph O. Olson, of St. Cloud; Fred Hartmann, T. Kolstad, Fred Schacko, all of Walters; Wm. Meyer, of Wells.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$84,305.39	$81,440.11	Capital stock	$10,000.00	$10,000.00
Overdrafts	642.85	452.58	Surplus	7,000.00	7,000.00
Bkg. house, furn. and fix.	3,448.05	3,398.05	Undivided profits, net	494.25	1,007.65
Due from banks	5,053.17	1,230 77	Deposits subject to check.	21,762.93	19,597.05
Cash on hand	2,770 63	2,252.05	Demand certificates	528.90	135.00
Checks and cash items	341.42	.....	Cashier's checks	2,755.07	1,109.46
			Time certificates	54,020 36	49,924.40
Totals	$96,561.51	$88,773.56	Totals	$96,561.51	$88,773.56

SWIFT COUNTY BANK, BENSON.

F. L. STONE, President; A. L STONE, Vice President; S. H. HUDSON, Vice President; M A. OVERLIE, Cashier. Directors—F. L. Stone, A. L. Stone, S. H. Hudson, W. R. Smith, M. A. Overlie, all of Benson; W. E. Coles, Jr., of St. Paul; A. N. Johnson, of Pasadena, Cal.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$661,810.43	$782,041.01	Capital stock	$50,000.00	$50,000.00
Overdrafts	11,613.60	4,307.68	Surplus	50,000.00	50,000.00
Bonds and securities	44,000.00	63,600.00	Undivided profits, net	3,256.87	17,652.89
Bkg. house, furn. and fix.	15,000.00	15,000.00	Deposits subject to check.	135,641.12	122,251.57
Due from banks	128,397.83	80,497.12	Cashier's checks	7,443.00	30,543.23
Cash on hand	20,405 70	22,530.92	Due to banks	32,406.01	30,483.64
Checks and cash items	1,459 95	10,888.46	Time certificates	553,940.51	677,933 86
			Other liabilities	50,000.00	.....
Totals	$882,687.51	$978,865.19	Totals	$882,687.51	$978,865.19

MERCHANTS STATE BANK OF ELIZABETH.

O. C. RIAN, President; CHAS. BRADFORD, Vice President; L. D. BARCALOW, Cashier. Directors—O. C. Rian, L. D. Barcalow, Marcus P. Maurin, all of Elizabeth; Chas. Bradford, of Monticello; L. D. Thayer, of Clarissa.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$140,138.18	$137,836.53	Capital stock	$10,000.00	$10,000 00
Overdrafts	407.87	356.39	Surplus	7,000 00	10,000 00
Bonds and securities	680.00	680.00	Undivided profits, net	225.35	153.03
Bkg. house, furn. and fix.	5,372.80	5 475.80	Deposits subject to check.	31,134.46	24,085 44
Due from banks	27,942.78	24,992 13	Demand certificates	998.76	68.00
Cash on hand	3,190 40	2,515 84	Cashier's checks	510.25	894.20
Checks and cash items	337.64	209.07	Time certificates	128,200.85	126,795 09
Totals	$178,069.67	$171,995.76	Totals	$178,069.67	$171,995.76

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WALTHAM STATE BANK.

JOHN VOOGD, President; J. A. STEPHAN, Vice President; A. D. SCHAEFER, Cashier. Directors—John Voogd, of Austin; J. A. Stephan, A. D. Schaefer, C. C. Erickson, E. J. Markham, all of Waltham.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$99,128.48	$113,222 10	Capital stock	$10,000.00	$10,000.00
Overdrafts	191.21	473.53	Surplus	4,000.00	5,000.00
Bonds and securities	1,000.00	.....	Undivided profits, net	1,645.93	1,647.73
Bkg. house, furn. and fix.	4,010.75	4,000.00	Deposits subject to check.	46,607.35	34,400.96
Other real estate	.....	4,800.00	Cashier's checks	767.28	2,003 93
Due from banks	23,869 66	17,343.27	Due to banks	3,769.86	3,704 67
Cash on hand	5,307.46	3,243.75	Time certificates	71,899.35	86,319.78
Checks and cash items	5,182.21	.....	Other liabilities	.....	5.58
Totals	$138,689.77	$143,082.65	Totals	$138,689.77	$143,082.65

FARMERS STATE BANK OF GORDONVILLE.

L. DWELLE, President; H. T. TOYE, Vice President; J. L. MILLER, Cashier. Directors—L. Dwelle, H. T. Toye, C. H. Dwelle, all of Northwood, Iowa; J. L. Miller, F. H. Pierce, both of Gordonville.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$47,137.52	$55,085.57	Capital stock	$10,000.00	$10,000.00
Overdrafts	263.75	146.65	Surplus	2,000.00	2,200.00
Bkg. house, furn. and fix.	3,694.18	3,540.00	Undivided profits, net	288.91	368.75
Due from banks	13,222.19	3,726.67	Deposits subject to check.	28,440.06	22,418.32
Cash on hand	2,333.80	1,702.68	Time certificates	25,922.47	29,214 50
Totals	$66,651.44	$64,201.57	Totals	$66,651.44	$64,201.57

FIRST STATE BANK OF SWANVILLE.

WM. E. LEE, President; PAUL HANSMANN, Vice President; O. H. KOLBE, Cashier. Directors—Wm. E. Lee, Paul Hansmann, Geo. R. Christie, all of Long Prairie.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$104,806.99	$103,114.80	Capital stock	$10,000.00	$10,000.00
Overdrafts	67 69	123.04	Surplus	2,000.00	2,000 00
Bonds and securities	525.30	500.00	Undivided profits, net	264.92	1,903.62
Bkg. house, furn. and fix.	3,396.65	3,396.65	Deposits subject to check.	37.665.86	18,807.99
Due from banks	8,291.68	8,086.93	Cashier's checks	5,395.36	3,316.77
Cash on hand	3,745.93	3,265 38	Time certificates	66,751.32	83,284.93
Checks and cash items	1,243.22	826.51			
Totals	$122,077.46	$119,313.31	Totals	$122,077.46	$119,313.31

FARMERS STATE BANK OF EVANSVILLE.

C. H. RAITER, President; OLE AMUNDSON, Vice President; JOSEPH MATHISEN, Cashier. Directors—C. H. Raiter, of Alexandria; Ole Amundson, Joseph Mathisen, Simen Amundson, all of Evansville; P. L. Mathisen, of Chicago, Ill.

Resources.	June 23 '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$114,773.87	$113,997.68	Capital stock	$10,000.00	$10,000.00
Overdrafts	54.56	1.58	Surplus	4,000.00	4,000.00
Bonds and securities	2,500.00	2,500.00	Undivided profits, net	676.77	1,143.68
Bkg. house, furn. and fix.	5,130.00	5,130.00	Deposits subject to check.	15,752.47	19,203.54
Other real estate	.....	2,219.62	Demand certificates	1,216.27	1,040.00
Due from banks	16,217.94	27,222.31	Due to banks	2,000.00	2,000.00
Cash on hand	3,092.17	2,165 28	Time certificates	108,127.40	115,896 01
Checks and cash items	4.37	46.76			
Totals	$141,772.91	$153,283.23	Totals	$141,772.91	$153,283.23

FIRST STATE BANK OF GLENVILLE.

W. H. STONE, President; V. B. BENDER, Vice President; A. H. BENDER, Cashier. Directors—W. H. Stone, of Waucoma, Iowa; V. B. Bender, A. H. Bender, both of Glenville.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$90,705.49	$122,015.25	Capital stock	$10,000.00	$10,000.00
Overdrafts	204.72	739.10	Surplus	2,000.00	2,000 00
Bkg. house, furn. and fix.	4,400.00	4,300.00	Undivided profits, net	547.93	900.00
Due from banks	14,079.15	17,416.21	Deposits subject to check.	37,766.84	46,870.73
Cash on hand	2,452.05	2,430.73	Cashier's checks	2,615.90	2.861.22
Checks and cash items	71.58	.....	Time certificates	58,982.32	84,269.34
Totals	$111,912.99	$146,901.29	Totals	$111,912.99	$146,901.29

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HANOVER STATE BANK.

CHAS. A. FAREL, President; F. A. DIETHERT, Vice President; W. H. VOLLBRECHT, Vice President; H. E. KIRSCHT, Cashier. Directors—Chas. A. Farel, of Buffalo; F. A. Diethert, W. H. Vollbrecht, H. E. Kirscht, Frank Klemm, Sr., all of Hanover; Chas. Roehlke, of Loretto; Theodor Hohensee, of Rockford.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$166,188.63	$177,084.45	Capital stock	$10,000.00	$10,000.00
Overdrafts	102.40	.....	Surplus	6,000.00	7,000.00
Bkg. house. furn. and fix.	3,590.52	3,090.52	Undivided profits, net	731.86	1,113.89
Other real estate	700.00	.....	Deposits subject to check.	16,105.44	26,533.36
Due from banks	8,521.57	19,621.17	Cashier's checks	1,122.56	696.00
Cash on hand	3,755.57	3,784.16	Time certificates	148,898.83	158,237.05
Totals	$182,858.69	$203,580.30	Totals	$182,858.69	$203,580.30

ZAPP STATE BANK, ST. CLOUD.

EDWARD ZAPP, President; THEO. BRUENER, Vice President; GEO. J. MEINS, Cashier. Directors—Edward Zapp, Theo. Bruener, Frank Fandel, Jos. B. Himsl, Eliz. S. Scott, all of St. Cloud.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$846,738.72	$937,940.31	Capital stock	$100,000.00	$100,000.00
Overdrafts	353.02	627.03	Surplus	30,000.00	30,000.00
Bonds and securities	109,449.00	91,598 00	Undivided profits, net	18,697.81	23,250.11
Bkg. house, furn. and fix.	36,250.00	33,500.00	Deposits subject to check	122,217.78	161 482.15
Other real estate	3,000.00	3,000.00	Demand certificates	15,847.00	.....
Due from banks	55,785.01	107,033.65	Certified checks	912.00	452.10
Cash on hand	33,698.47	30,183.99	Cashier's checks	3,338.82	7,737.21
Checks and cash items.	3,167.60	3,100.70	Savings deposits	21,107.34	56,995.98
			Time certificates	776,321.07	827,066.13
Totals	$1,088,441.82	$1,206,983.68	Totals	$1,088,441.82	$1,206,983.68

KENNETH STATE BANK.

ANDREW MESSNER, President; B. HALVERSON, Vice President; JOHN ENGEBRETSON, Cashier. Directors—Andrew Messner, of Sioux Falls, S. D.; John Engebretson, B. Halverson, both of Kenneth; Kittil Olson, of Luverne; Carl Haibeck, of Lismore.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$103,952 19	$112,174.16	Capital stock	$12,000.00	$12,000.00
Overdrafts	55.23	96.05	Surplus	8,000.00	8,000.00
Bkg. house, furn. and fix.	7,100 00	7,050.00	Undivided profits, net	2,866.37	3,024.55
Due from banks	8,751.97	24,278.30	Dividends unpaid	.....	20.00
Cash on hand	2,700.31	2,222.65	Deposits subject to check.	31,224.04	35,881.06
Checks and cash items	1,434.65	110.20	Cashier's checks	.....	597.96
			Time certificates	69,903.94	86,407.79
Totals	$123,994.35	$145,931.36	Totals	$123,994.35	$145,931.36

FIRST STATE BANK OF MYRTLE.

T. S. HANSON, President; PETER NELSON, Vice President; E. E. DUNN, Cashier. Directors—T. S. Hanson, C. H. Dwelle, both of Northwood, Iowa; Peter Nelson, A. A. Schuhmacher, E. E. Dunn, all of Myrtle.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$73,928 35	$80,499.94	Capital stock	$10,000.00	$10,000.00
Overdrafts	1,125.73	731.33	Surplus	3,000.00	3,500.00
Bkg. house, furn. and fix.	3,200.00	3,000.00	Undivided profits, net	658.01	590.80
Due from banks	20,039.97	8,332.68	Deposits subject to check.	24,318.68	22,158.40
Cash on hand	3,524.80	2,564.29	Time certificates	63,842.16	58,914.04
Checks and cash items	.....	35.00			
Totals	$101,818.85	$95,163.24	Totals	$101,818.85	$95,163.24

CITIZENS STATE BANK OF DASSEL.

T. F. McCLURE, President; E. HAGELIN, Vice President; A. COLBERG, Vice President; F. A. CARLSON, Cashier. Directors—T. F. McClure, E. W. Campbell, both of Litchfield; E. Hagelin, of Minneapolis; A. Colberg, F. A. Carlson, Nels Wuotila, Nels Olson, S. A. Timberg, H. Manthei, all of Dassel.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$277,379.03	$301,545.93	Capital stock	$15,000.00	$15,000.00
Overdrafts	897.33	542.03	Surplus	5,000.00	7,000.00
Bonds and securities	1,100.00	1,165 00	Deposits subject to check.	24,960.34	28,230.50
Bkg. house, furn. and fix.	7,000.00	7,200 00	Cashier's checks	1,613.33	1,213.46
Other real estate	500.00	500.00	Time certificates	256,673.83	286,367.31
Due from banks	10,597.44	19,369.39			
Cash on hand	4,459.92	4,150.06			
Checks and cash items	591.24	373.71			
Paid out for expenses, etc., in excess of earnings	722.54	2,965.15			
Totals	$303,247.50	$337,811.27	Totals	$303,247.50	$337,811.27

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FARMERS STATE BANK OF HOLDINGFORD.

J. H. SPIEKER, President; C. C. SCHOENER, Vice President; N. A. GAIDA, Cashier. Directors—J. J. Spieker, C. C. Schoener, both of Melrose; N. J. Terhaar, of Avon.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$134,428.91	$145,905.62	Capital stock	$12,000.00	$12,000.00
Overdrafts	1,207.36	880 07	Surplus	2,500.00	3,000.00
Bkg. house, furn. and fix.	5,180.65	5,100.00	Notes rediscounted and bills payable	13,000.00	.....
Other real estate	.....	447.00	Deposits subject to check.	17,780.45	25,674.83
Due from banks	1,607.30	1,611.16	Cashier's checks	303.28	204.10
Cash on hand	2,041.30	3,134.82	Time certificates	100,018.76	117,498.75
Checks and cash items	62.70	169.03			
Paid out for expenses, etc., in excess of earnings	1,074.27	1,129.98			
Totals	$145,602.49	$158,377.68	Totals	$145,602.49	$158,377.68

ST. CLAIR STATE BANK.

NICHOLAS JULIAR, President; JOHN BESTMENN, Vice President; GEO. H. HUBMER, Cashier. Directors—Nicholas Juliar, John Bestmenn, Henry Thielman, C. J. Pagenkopf, Fred Kruse, all of St. Clair; Fred W. Wingen, Nicholas Phillips, Albert Fitzloff, all of Smith Mill; Robert A. Haedt, of Mankato.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$178,501.13	$180,125.13	Capital stock	$15,000.00	$15,000.00
Overdrafts	275.55	40.91	Surplus	10,000.00	10,000 00
Bonds and securities	3,000 00	2,000.00	Undivided profits, net	1,166.43	207.34
Bkg. house, furn. and fix.	4,000.00	4,000.00	Notes rediscounted and bills payable	.....	10,000.00
Due from banks	10,692.13	11,459.69	Deposits subject to check.	28,945.89	29,798.85
Cash on hand	3,446.43	1,996.55	Cashier's checks	1,751.30	2,517.88
Checks and cash items	25.00	17.50	Savings deposits	407.39	825.33
			Time certificates	142,669.23	131,290.38
Totals	$199,940.24	$199,639.78	Totals	$199,940.24	$199,639.78

FARMERS STATE BANK OF WINDOM.

H. E. HANSON, President; DR. L. SOGGE, Vice President; AL. T. ANDERSON, Cashier. Directors—H. E. Hanson, Dr. L. Sogge, John Paulson, W. L. Silliman, E. H. Klock, R. D. Collins, D. A. Noble, A. C. Olson, E. D. Mooers, all of Windom.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$364,518.65	$373,591 04	Capital stock	$35,000.00	$35,000.00
Overdrafts	1,965.14	1,669.27	Surplus	15,000.00	20,000.00
Bkg. house, furn. and fix.	10,500.00	10,500.00	Undivided profits, net	3,946.40	4,010.62
Other real estate	1,500.00	5,550.00	Notes rediscounted and bills payable	15,000.00	30,000.00
Due from banks	33,248.13	13,745.63	Deposits subject to check.	115,547.81	77,824.55
Cash on hand	8,905.90	6,216 85	Cashier's checks	.....	1,228.21
Checks and cash items	501.30	1,722.93	Savings deposits	82.40	1,410.00
			Time certificates	236,562.51	243,522.34
Totals	$421,139.12	$412,995.72	Totals	$421,139.12	$412,995.72

BORGERDING STATE BANK, MELROSE.

C. C. SCHOENER, President; JOHN KOLB, Vice President; JOHN H. WELLE, Cashier. Directors—C. C. Schoener, John Kolb, J. H. Welle, all of Melrose.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$390,054.63	$587,930.59	Capital stock	$50,000.00	$50,000.00
Overdrafts	359.82	384.46	Surplus	10,000.00	10,000.00
Bkg. house, furn. and fix.	13,500.00	13,500.00	Undivided profits, net	21.52	640.30
Due from banks	27,352 13	66,815.48	Deposits subject to check.	53,118 39	85,475.97
Cash on hand	10,336.90	9,981.49	Demand certificates	5,458.87	5,178 82
Checks and cash items	.....	761.15	Due to banks	10,203.08	24,310.84
Other resources	.....	399.10	Time certificates	312,585.01	504,166.34
			Other liabilities	216.61	.....
Totals	$441,603.48	$679,772.27	Totals	$441,603.48	$679,772.27

CLEARWATER COUNTY STATE BANK, BAGLEY.

M. J. KOLB, President; OSCAR BARNESS, Cashier. Directors—M. J. Kolb, P. C. Bjorneby, L. L. Omdahl, all of Bagley.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$81,704.46	$86,891.66	Capital stock	$15,000.00	$15,000.00
Overdrafts	12.16	164.77	Surplus	5,500 00	5,500.00
Bkg. house, furn and fix.	10,040 66	9,646.57	Undivided profits, net	257.38	.....
Other real estate	697.73	1,456.18	Notes rediscounted and bills payable	5,000.00	5,000.00
Due from banks	12,276.49	21,445.00	Deposits subject to check.	31,253.72	40,112.99
Cash on hand	4,068.26	4,267.73	Cashier's checks	2,073.58	1,152.77
Checks and cash items	1,569.62	908.76	Due to banks	5,981.65	2,011.80
Paid out for expenses, etc., in excess of earnings	.....	730.30	Savings deposits	.....	2,451.03
			Time certificates	45,303 05	54,282 38
Totals	$110,369.38	$125,510.97	Totals	$110,369.38	$125,510.97

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FIRST STATE BANK OF ONAMIA.

K. H. BURRELL, President; HENRY GOULET, Vice President; F. R. BURRELL, Cashier. Directors—K H. Burrell, F. R. Burrell, Henry Goulet, all of Onamia; C. M. Babcock, of Elk River; Chas. Malone, of Isle.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$61,544.60	$68,239.51	Capital stock	$10,000.00	$10,000.00
Overdrafts	101.91	154.48	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	3,800.00	6,895.34	Undivided profits, net	536.47	455.70
Other real estate	216.83	877.41	Notes rediscounted and bills payable	.....	5,000.00
Due from banks	4,378.31	6,671.04	Deposits subject to check.	26,594.19	28,083.75
Cash on hand	2,400.41	2,563.54	Cashier's checks	1,646.72	1,195.47
Checks and cash items	.....	328.01	Savings deposits	.....	506.02
			Time certificates	31,664.68	38,488.39
Totals	$72,442.06	$85,729.33	Totals	$72,442.06	$85,729.33

STATE BANK OF PINE ISLAND.

LOOMIS F. IRISH, President; D. C. SHELDON, Vice President; ARTHUR A. RADDATZ, Cashier. Directors—Loomis F. Irish, Lura S. Irish, B. I. Parker, D. C. Sheldon, all of Pine Island.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$403,857.16	$383,550.96	Capital stock	$10,000.00	$10,000.00
Overdrafts	1,625 62	3,124.61	Surplus	15,000.00	15,000.00
Bkg. house, furn. and fix.	8,250.00	8,250.00	Undivided profits, net	684.75	886.91
Due from banks	19,982.33	33,420.03	Deposits subject to check.	30,927.22	30,540.82
Cash on hand	5,969.32	8,716 73	Demand certificates	1,310.73	1,240.65
Checks and cash items	95 02	1,132.42	Cashier's checks	8,148.95	8,459 69
			Due to banks	10,196.91	10,697.60
			Time certificates	363,496.15	361,369 08
			Other liabilities	14.74	.....
Totals	$439,779.45	$438,194.75	Totals	$439,779.45	$438,194.75

ZUMBRO FALLS STATE BANK.

WM. SAUL, President; H. R. GRAY, Vice President; B. W. DISNEY, Cashier. Directors—W. J. Disney, Wm. Saul, J. J. Sprenger, C. W. Radabaugh, H. R. Gray, all of Zumbro Falls.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$180,807.83	$192,679.78	Capital stock	$10,000.00	$10,000 00
Overdrafts	685.81	375.62	Surplus	7,000.00	8,500.00
Bkg. house, furn. and fix.	4,700 00	3,800.00	Undivided profits, net	1,027.24	283.94
Due from banks	4,390.21	14,475.69	Notes rediscounted and bills payable	2,000.00	10,000 00
Cash on hand	2,598 02	3,440.13	Deposits subject to check.	26,016.15	31,840.50
Checks and cash items	153.70	237.77	Cashier's checks	4,377.35	5,816.80
			Time certificates	142,905.28	148,425.23
			Other liabilities	9.55	142.52
Totals	$193,335.57	$215,008.99	Totals	$193,335.57	$215,008.99

STATE BANK OF ROCKFORD.

F. H. JOHNSON, President; C. M. JOHNSON, Vice President; W. F. JOHNSON, Cashier. Directors—F. H Johnson, C. M. Johnson, W. F. Johnson, all of Rockford.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$204,669.56	$204,714.77	Capital stock	$15,000.00	$15,000.00
Overdrafts	143.80	2,825.79	Surplus	3,000.00	3,000.00
Bkg. house, furn and fix.	6,247.32	6,247.32	Undivided profits, net	2,090.01	3,068 06
Other real estate	3,169.00	9,643.66	Deposits subject to check.	28 698.04	32,559.01
Due from banks	18,088.84	15,365.62	Cashier's checks	4,819.46	5,387.59
Cash on hand	4,148.59	3,966 65	Time certificates	182,859 60	186,292.40
Checks and cash items	.....	2,543.25			
Totals	$236,467.11	$245,307.06	Totals	$236,467.11	$245,307.06

FREEBORN COUNTY STATE BANK, ALBERT LEA.

CHARLES E. PAULSON, President; HOWARD H. DUNN, Vice President; HENRY SOTH, Vice President; D. D. DEVINE, Cashier. Directors—Charles E. Paulson, Henry Soth, Howard H. Dunn, all of Albert Lea.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$322,303.62	$347,413.45	Capital stock	$25,000.00	$25,000.00
Overdrafts	9,250.45	1,176.30	Surplus	25,000.00	25,000.00
Due from banks	53,419.03	54,019.55	Undivided profits, net	6,648.25	5,058.29
Cash on hand	21,914.57	16,076.35	Notes rediscounted and bills payable	.....	15,000.00
Checks and cash items	2,097 50	9,021.82	Deposits subject to check.	161,613.28	165,188.69
Other resources	340.68	436.68	Certified checks	40.00	.....
			Cashier's checks	12,671.07	28,866.75
			Due to banks	67,021.65	28,425 12
			Savings deposits	19,038.01	23,211.32
			Time certificates	92,293.59	112,393.98
Totals	$409,325.85	$428,144.15	Totals	$409,325.85	$428,144.15

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CENTRAL STATE BANK, MINNEAPOLIS.

I. F. COTTON, President; A. C. EKELUND, Vice President; JOHN SCHMIDLER, Vice President; C. A. GOETZMAN, Cashier. Directors—A. C. Ekelund, John Schmidler, Louis Egler, C. A. Goetzman, C. Fageros, M. E. Williams, I. F. Cotton, Thomas O'Connor, all of Minneapolis; Geo. Otterness, of Willmar.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$222,180.29	$317,801.80	Capital stock	$25,000.00	$25,000.00
Overdrafts	22.18	164.10	Surplus	3,000.00	3,000.00
Bonds and securities	49,000.00	41,821.34	Undivided profits, net	6,957.40	2,092.60
Bkg. house, furn. and fix.	1,500.00	1,500.00	Deposits subject to check.	133,899 57	136,741.68
Other real estate	.....	2,829.57	Certified checks	32.00	84.56
Due from banks	110,359.52	49,315.69	Cashier's checks	1,499.45	1,645.89
Cash on hand	12,055.88	7,259.46	Due to banks	2,009.78	.....
Checks and cash items	3,690.99	25,742.06	Savings deposits	178,966.34	222,355.82
			Time certificates	47,444.32	55,513.47
Totals	$398,808.86	$446,434.02	Totals	$398,808.86	$446,434.02

FIRST STATE BANK OF FERTILE.

NORMAN HANSON, President; BROWN DUCKSTAD, Vice President; ELMER B. HANSON, Cashier. Directors—Norman Hanson, Elmer B. Hanson, Brown Duckstad, Chas. F. Kankel, Nels Vasenden, Odd Eide, Geo. Kronschnabel, all of Fertile.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$244,407.73	$252,960.11	Capital stock	$25,000.00	$25,000.00
Overdrafts	126.40	65.72	Surplus	5,000 00	5,000.00
Bonds and securities	9,473.19	12,328.18	Undivided profits, net	350.14	421.03
Bkg. house, furn. and fix.	11,000.00	11,000.00	Deposits subject to check.	63,467.01	60,963.33
Due from banks	23,306.24	30,969.30	Cashier's checks	4,426.36	2,444.74
Cash on hand	3,882.17	3,961.28	Time certificates	194,000.56	217,467.39
Checks and cash items	48.34	11.90			
Totals	$292,244.07	$311,296.49	Totals	$292,244.07	$311,296.49

FIRST STATE BANK OF KELLIHER.

F. P. SHELDON, President; A. G. WEDGE, JR., Vice President; WM. T. BARRY, Cashier. Directors—F. P. Sheldon, of Minneapolis; R. H. Schumaker, A. G. Wedge, Jr., both of Bemidji; Wm. T. Barry, of Kelliher.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$67.604.73	$69,235.10	Capital stock	$10,000.00	$10,000.00
Overdrafts	27.94	17.34	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	4,500.00	4,500.00	Undivided profits, net	1,531.60	1,669.68
Other real estate	1,500.00	1,100.00	Deposits subject to check.	42,810.91	51,514 82
Due from banks	4,729.43	10,460.56	Certified checks	.....	56.56
Cash on hand	4,398.57	5,846.12	Cashier's checks	.....	212.00
Checks and cash items	177.15	1,586.40	Time certificates	26,595.31	27,227.66
			Other liabilities	.....	64.80
Totals	$82,937.82	$92,745.52	Totals	$82,937.82	$92,745.52

SCANLON-HABBERSTAD STATE BANK, LANESBORO.

M. SCANLAN, President; J. SOLBERG, Vice President; O. M. HABBERSTAD, Cashier. Directors—M. Scanlan, O. M. Habberstad, Orva S. Knudsen, H. Christopherson, C. H. Schansberg, John Solberg, A. J. Lund Est., M. V. Bean, all of Lanesboro.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$602,982.06	$624,406.96	Capital stock	$50,000.00	$50,000.00
Overdrafts	568 08	220.06	Surplus	5,000 00	7,500.00
Bonds and securities	11,000.00	9,000.00	Undivided profits, net	7,518.48	7,871.33
Bkg. house, furn. and fix.	9,500.00	9,500.00	Deposits subject to check.	150,598.75	118,576.51
Other real estate	1,500.00	1,500.00	Due to banks	.....	6,325.64
Due from banks	113,094.29	71,106.98	Time certificates	539,708.49	538,372.14
Cash on hand	14,181.29	12,911.62			
Totals	$752,825.72	$728,645.62	Totals	$752,825.72	$728,645.62

FIRST STATE BANK OF LITTLEFORK.

F. P. SHELDON, President; A. G. WEDGE, JR., Vice President; G. H. FRENCH, Cashier. Directors—F. P. Sheldon, of Minneapolis; A. G. Wedge, Jr., of Bemidji; G. H. French, of Littlefork.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$40,036.70	$44,536.24	Capital stock	$10,000.00	$10,000.00
Overdrafts	37.19	42.79	Surplus	3,000.00	2,500.00
Bkg. house, furn. and fix.	4,000.00	3,600.00	Undivided profits, net	701.67	.....
Other real estate	180.45	1,000.00	Dividends unpaid	.....	750.00
Due from banks	9,518.20	10.886.20	Deposits subject to check.	28,168.94	29,543.33
Cash on hand	2,740.41	2,007.08	Demand certificates	965.49	604.33
Checks and cash items	587.99	155.86	Time certificates	14,264.84	18,830.51
Totals	$57,100.94	$62,228.17	Totals	$57,100.94	$62,228.17

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ONSGARD STATE BANK, SPRING GROVE.

O. K. DAHLE, President; O. N. ONSGARD, Vice President; B. N. ONSGARD, Cashier. Directors—O. K. Dahle, of Calendonia; O. N. Onsgard, B. N. Onsgard, O. E. Hallan, P. T. Newhouse, all of Spring Grove.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$217,984.95	$267,786.16	Capital stock	$25,000.00	$25,000.00
Overdrafts	274.65	923.40	Surplus	7,000.00	7,000.00
Bonds and securities	9,200.00	9,200.00	Undivided profits, net	5,530.03	4,175.54
Bkg. house, furn. and fix.	3,637.10	7.137.10	Notes rediscounted and bills payable	.....	9,500.00
Other real estate	2,625.25	.....	Deposits subject to check.	41,816.96	51,304.85
Due from banks	25,695.20	14,952.46	Time certificates	191,166.43	209,391.95
Cash on hand	11,046 27	6,353.62			
Checks and cash items	50 00	19.60			
Totals	$270,513.42	$306,372.34	Totals	$270,513.42	$306,372.34

FIRST STATE BANK OF MABEL.

W. C. BACON, President; L. J. LARSON, Vice President; N. H. NELSON, Cashier. Directors—W. C. Bacon, L. J. Larson, N. H. Nelson, Knute Olson, P. C. Johnson, E. G. Stensland, M. C. Christopherson, all of Mabel.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$186,988.54	$187,428.36	Capital stock	$15,000.00	$15,000.00
Overdrafts	59.99	108.77	Surplus	10,000.00	10,000.00
Bkg. house, furn. and fix.	6,000.00	6,000.00	Undivided profits, net	707.88	913.36
Due from banks	24,862.12	37,107.42	Deposits subject to check.	35,985.11	38,399.18
Cash on hand	16,758.66	15,932.66	Demand certificates	26,958 17	20,601.87
Checks and cash items	121.82	406 86	Savings deposits	1,731.42	2,324.26
			Time certificates	144,408.55	159,745.40
Totals	$234,791.13	$246,984.07	Totals	$234,791.13	$246,984.07

SECURITY STATE BANK OF WALDORF.

M. S. FISCH, President; J. F. HICKEY, Vice President; W. A. POFAHL, Cashier. Directors—M. S. Fisch, of Austin; J. F. Hickey, Wm. Lewer, both of Waldorf.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$103,728.58	$122,640.45	Capital stock	$10,000.00	$10,000.00
Overdrafts	398.12	421.54	Surplus	2,200.00	2,500.00
Bkg. house, furn. and fix.	5,371.70	5,514.65	Notes rediscounted and bills payable	.....	7,400.00
Due from banks	10,287.27	7,116.48	Deposits subject to check.	28,226.77	28,675.66
Cash on hand	3,615.99	3,050.44	Time certificates	83,275.15	91,768.10
Checks and cash items	211.16	1,238.50			
Paid out for expenses, etc., in excess of earnings	89.10	361.70			
Totals	$123,701.92	$140,343.76	Totals	$123,701.92	$140,343.76

SCANDIA STATE BANK OF SCANDIA.

JAMES E. MELIN, President; CHAS. W. GRANDSTRAND, Vice President; HENRY A JOHNSON, Cashier. Directors—James E. Melin, Victor L. Johnson, both of Center City; Chas. W. Grandstrand, Henry A. Johnson, Chas. Lund, all of Scandia.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$261,463.29	$284,931.72	Capital stock	$25,000.00	$25,000.00
Overdrafts	307.03	45.48	Surplus	2,000 00	4,000.00
Bonds and securities	675.00	675.00	Undivided profits, net	1,669.74	3,886.20
Bkg. house, furn. and fix.	3,000.00	3,000.00	Deposits subject to check.	31,891.61	45,906.85
Due from banks	18,450.88	35,447.09	Cashier's checks	1,272.71	1,264.07
Cash on hand	6,134.47	3,862.71	Time certificates	228,196 61	247,904.88
Totals	$290,030.67	$327,962.00	Totals	$290,030.67	$327,962.00

ELYSIAN STATE BANK.

A. B. SWAIN, President; W. K. WILCOX, Vice President; A. J. LONG, Cashier. Directors—A. B. Swain, W. K. Wilcox, O. E. Fish, William Warburton, A. J. Long, all of Elysian.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$144,122.95	$148,336.90	Capital stock	$15,000.00	$15,000.00
Overdrafts	10.80	228.95	Surplus	3,000.00	4,000.00
Bonds and securities	500.00	500.00	Undivided profits, net	1,140.32	1,759.71
Bkg. house, furn. and fix.	2,665.20	2,665 20	Deposits subject to check.	42,085.54	36,064.98
Due from banks	16,029.54	9,604.47	Cashier's checks	3,416.26	1,741.81
Cash on hand	5,513.57	2,523.73	Time certificates	107,101.31	107,945.40
Checks and cash items	452.37	378 65			
Totals	$171,743.43	$166,511.90	Totals	$171,743.43	$166,511.90

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BACKUS STATE BANK.

ED I. P. STAEDE, President; R. G. STAEDE, Vice President; A. O. MILLER, Cashier. Directors—Ed I. P. Staede, of Minneapolis; John B. Meagher, of St. Paul; R. G. Staede, G. A. Nordquist, A. O. Miller, all of Backus.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$50,216.02	$57,942.42	Capital stock	$10,000.00	$10,000.00
Overdrafts	496.26	296.96	Surplus	2,500.00	2,500.00
Bkg. house, furn. and fix.	2,665.20	2,665.20	Undivided profits, net	131.09	1,146.04
Due from banks	10,178.95	3,875.82	Notes rediscounted and bills payable	9,000.00	.....
Cash on hand	2,341.71	2,941.72	Deposits subject to check.	36,618.37	41,891.85
Checks and cash items	102.18	2,206.36	Cashier's checks	1,801.51	1,945.12
			Time certificates	5,949 35	12,445.47
Totals	$66,000.32	$69,928.48	Totals	$66,000.32	$69,928.48

STATE BANK OF CYRUS.

W. J. CARSON, President; H. C. ESTBY, Vice President; O. E. BJORGAARD, Cashier. Directors—W. J. Carson, of Glenwood; H. C. Estby, O. E. Bjorgaard, both of Cyrus.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$156,922 43	$165,302.56	Capital stock	$15,000.00	$15,000.00
Overdrafts	469.62	1,224.24	Surplus	3,000.00	3,000.00
Bkg. house, furn. and fix.	3,114.21	7,500.00	Undivided profits, net	80.36	527.92
Other real estate	700.00	2,500.00	Deposits subject to check.	32,920.95	41,480.10
Due from banks	12,241.75	17,607.21	Cashier's checks	1,388.86	2,482.34
Cash on hand	4,103.72	5,200.90	Savings deposits	6,229.22	4,859.64
			Time certificates	118,932.34	131,984.91
Totals	$177,551.73	$199,334.91	Totals	$177,551.73	$199,334.91

SECURITY STATE BANK OF MAHNOMEN.

A. L. THOMPSON, President; O. A. TENOLD, Vice President; OLAF QUALLY, Cashier. Directors—A. L. Thompson, Olaf Qually, Geo. O. Lee, all of Mahnomen; O. A. Tenold, O. P. Ode, both of Calmar, Iowa.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$208,794.20	$241,351.62	Capital stock	$20,000.00	$20,000.00
Overdrafts	1,398 54	898.82	Surplus	4,000 00	4,000.00
Bkg. house, furn. and fix.	3,200.00	5,200.00	Undivided profits, net	1,675.14	1,732.64
Other real estate	2,250.00	1,750.00	Notes rediscounted and bills payable	10,000.00	20,000.00
Due from banks	13,463.70	8,653.29	Deposits subject to check.	77,630.36	80,268.06
Cash on hand	5,969.37	5,480.98	Cashier's checks	1,542.50	1,461.13
Checks and cash items	410.01	410.54	Time certificates	120,637.82	136,283.42
Totals	$235,485.82	$263,745.25	Totals	$235,485.82	$263,745 25

STATE BANK OF HAMPTON.

J. G. SCHMIDT, President; F. W. SHANDORF, Vice President; A. MUELLERLEILE, Cashier. Directors—J. G. Schmidt, F. W. Shandorf, both of Northfield; A. Muellerleile, of Hampton.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$155,556 67	$145,043.81	Capital stock	$10,000.00	$10,000.00
Overdrafts	.....	39.67	Surplus	2,000 00	2,000.00
Bonds and securities	12,376.24	12,376.24	Undivided profits, net	308.96	1,899.89
Bkg. house, furn. and fix.	4,500.00	4,500.00	Deposits subject to check.	64,182.95	62,849.45
Due from banks	65,663.57	108,731.06	Cashier's checks	2,088.48	2,548.87
Cash on hand	9,485.16	7,275.89	Time certificates	169,149.56	198,669.71
Checks and cash items	148.31	1.25			
Totals	$247,729 95	$277,967.92	Totals	$247,729.95	$277,967.92

AVON STATE BANK.

J. H. SPIEKER, President; C. C. SCHOE..ER, Vice President; N. J. TERHAAR, Cashier. Directors—J. H. Spieker, C. C. Schoener, both of Melrose; N. A. Gaida, of Holdingford.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$78,054.93	$108,477.77	Capital stock	$12,000.00	$12,000.00
Overdrafts	814 67	668.88	Surplus	2,400.00	2,500.00
Bkg house, furn. and fix.	5,000.00	4,950.00	Undivided profits, net	99 71	.....
Other real estate	1,200.00	900.00	Deposits subject to check.	14,285.00	12,534.93
Due from banks	3,718.04	11,324.75	Cashier's checks	248.00	5,239.72
Cash on hand	1,822.23	1,560.92	Savings deposits	.....	3,182.07
Checks and cash items	359.72	.....	Time certificates	61,936.88	92,817.27
Paid out for expenses, etc., in excess of earnings	.....	391 67			
Totals	$90,969.59	$128,273.99	Totals	$90,969.59	$128,273.99

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STATE BANK OF NEVIS.

J. H. HALVORSON, President; M. J. HALVORSON, Vice President; W. C. THOMPSON, Cashier. Directors—W. C. Thompson, J. H. Halvorson, both of Nevis; M. J. Halvorson, of Norway Lake; T. C. Thompson, of Granite Falls.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$49,173.10	$51,248.59	Capital stock	$10,000.00	$10,000.00
Overdrafts	1,867.64	1,143.32	Surplus	3,000.00	3,000.00
Bkg. house, furn. and fix.	3,580.00	3,600.00	Notes rediscounted and bills payable	3,000.00	2,500.00
Other real estate	.....	1,000.00	Deposits subject to check.	19,292.17	21,691.82
Due from banks	5,596.91	5,164 03	Cashier's checks	2,127.10	1,362.25
Cash on hand	1,169.29	1,408.67	Time certificates	24,517.99	25,617.14
Checks and cash items	11.86	11.24			
Paid out for expenses, etc., in excess of earnings	538.46	595.36			
Totals	$61,937.26	$64,171.21	Totals	$61,937.26	$64,171.21

CITIZENS STATE BANK OF KENNEDY.

B. E. SUNDBERG, President; J. W. WHEELER, Vice President; J. E. SUNDBERG, Cashier. Directors—B. E. Sundberg, of Hallock; J. W. Wheeler, of St. Paul; J. E. Sundberg, Victor Larson, Nils S. Lindgren, all of Kennedy.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$80,795.64	$88,228.88	Capital stock	$10,000.00	$10,000.00
Overdrafts	37.42	75.87	Surplus	5,000.00	5,000.00
Bkg house, furn. and fix.	2,100.00	2,000.00	Undivided profits, net	.....	633.53
Other real estate	2,100.00	2,100.00	Notes rediscounted and bills payable	6,000.00	.....
Due from banks	4,452.37	26,226.69	Deposits subject to check.	18,933.60	30,296.42
Cash on hand	2,220.23	4,403.21	Demand certificates	262.48	792 83
Checks and cash items	175.76	352.70	Time certificates	52,216.48	76,664.57
Paid out for expenses, etc., in excess of earnings	531.14	.....			
Totals	$92,412.56	$123,387.35	Totals	$92,412.56	$123,387.35

FARMERS STATE BANK OF HARDWICK.

H. T. HALVERSON, President; C. H. CHRISTOPHERSON, Vice President; O. H. GRAVATT, Cashier. Directors—H. T. Halverson, J. P. Kennedy, O. H. Gravatt, E. U. Iverson, all of Hardwick; C. H. Christopherson, of Luverne.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$159,452.64	$181,768.27	Capital stock	$15,000.00	$15,000.00
Overdrafts	692.96	887.08	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	5,000.00	5,000.00	Undivided profits, net	2,584.11	2,661.10
Due from banks	17,644.06	15,775.88	Notes rediscounted and bills payable	.....	20,000.00
Cash on hand	7,408.94	4,712.11	Deposits subject to check.	66,467.55	58,337.42
Checks and cash items	1,049 25	903.32	Demand certificates	279.00	342.15
			Cashier's checks	.....	298.99
			Time certificates	101,917.19	107,407.00
Totals	$191,247.85	$209,046.66	Totals	$191,247.85	$209,046.66

FIRST STATE BANK OF GROVE CITY.

S. W. OLSON, President; T. F. McCLURE, Vice President; DR. G. A. C. CUTTS, Vice President; A. A. MILLER, Cashier. Directors—S. W. Olson, A. O. Malmquist, C. E. Liedman, A. A. Miller, Dr. G. A. C. Cutts, O. P. Wilner, Adolph Waller, all of Grove City; E. W. Campbell, T. F. McClure, C. W. Wagner, O. L. Thoen, all of Litchfield.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$226,246.61	$237,956.21	Capital stock	$15,000.00	$15,000.00
Overdrafts	191.33	114.69	Surplus	3,000.00	3,000.00
Bonds and securities	1,600.00	1,300.00	Deposits subject to check.	30,021.94	28,999 71
Bkg house, furn. and fix.	9,300.00	9,300.00	Cashier's checks	739.05	1,080.04
Due from banks	18,505.26	22,892.39	Time certificates	217,987.86	234,475.04
Cash on hand	5,263.91	5,161.78			
Checks and cash items	1,369.20	1,557.34			
Paid out for expenses, etc., in excess of earnings	4,272.54	3,965.38			
Other resources	.....	307.00			
Totals	$266,748.85	$282,554.79	Totals	$266,748.85	$282,554.79

CITIZENS STATE BANK OF ANNANDALE.

S. H. McGUIRE, President; J. A. FERGUSON, Vice President; G. G. SAWYER, Cashier. Directors—S. H. McGuire, J. A. Ferguson, G. G. Sawyer, J. J. Rennis, F. Wm. Klatt, Geo. W. Rackliff, Arthur Ransom, all of Annandale.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$117,219.75	$122,310.65	Capital stock	$15,000.00	$15,000.00
Overdrafts	93.75	213.37	Surplus	2,400.00	2,700.00
Bkg. house, furn. and fix.	4,900.00	5,280.20	Deposits subject to check.	20,893.57	22,692.03
Other real estate	1,517.69	1,500.00	Cashier's checks	2,194.92	337.63
Due from banks	4,022 92	6,527.12	Savings deposits	3,265.05	1,464.35
Cash on hand	4,954.95	6,087.03	Time certificates	89,803.23	100,099.22
Checks and cash items	.....	192.01			
Paid out for expenses, etc., in excess of earnings	832 71	127.85			
Other resources	15.00	55.00			
Totals	$133,556.77	$142,293.23	Totals	$133,556.77	$142,293.23

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STATE BANK OF RUSH CITY.

JOHN C. CARLSON, President; JAMES J. FLYNN, Vice President; HJALMAR ANDERSON, Cashier. Directors—James J. Flynn, E. R. Carlson, John C. Carlson, Hjalmar Anderson, Carl H. Sommer, all of Rush City.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$325,768 84	$316,699.80	Capital stock	$30,000.00	$30,000.00
Overdrafts	275.72	471.11	Surplus	10,000.00	10,000.00
Bonds and securities	26,868.01	25,927.58	Undivided profits, net	6,640.45	941.45
Due from banks	110,404.36	109,644.40	Dividends unpaid	.....	1,800.00
Cash on hand	11,203.20	12,061 53	Deposits subject to check.	99,472.11	97,036.65
Checks and cash items	3,336.67	2,005.95	Cashier's checks	6,017.46	3,639.71
			Savings deposits	71,654 08	92,974.43
			Time certificates	254,072.70	230,418.13
Totals	$477,856.80	$466,810.37	Totals	$477,856.80	$466,810.37

SECURITY STATE BANK OF KERKHOVEN.

W. H. MERRYMAN, President; A. DOWSWELL, Vice President; J. J. Johnson, Cashier. Directors—O. G. Kambestad, W. H. Merryman, J. J. Johnson, A. Dowswell, all of Kerkhoven; Jens Nelson, of Pennock.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$137,756.06	$157,134.78	Capital stock	$20,000.00	$20,000.00
Overdrafts	7.95	92 40	Surplus	5,000 00	5,000.00
Bonds and securities	1,000.00	.....	Deposits subject to check.	22,736.90	22,800.71
Bkg. house, furn. and fix.	7,250.00	6,250.00	Cashier's checks	6,131.62	6,441.79
Due from banks	34,886.20	40,769.53	Time certificates	132,449.22	155,844.75
Cash on hand	4,623.12	5,654.85			
Paid out for expenses, etc., in excess of earnings	794.41	185.69			
Totals	$186,317.74	$210,087.25	Totals	$186,317.74	$210,087.25

FIRST STATE BANK OF MURDOCK.

J. F. MILLARD, President; SAMUEL FINSTROM, Vice President; J. F. ASHBAUGH, Cashier. Directors—J. F. Millard, of Willmar; John Brandt, O. E. Erickson, Patrick Reynolds, Samuel Finstrom, all of Murdock.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$146,726.69	$157,249.20	Capital stock	$20,000.00	$20,000.00
Overdrafts	199.60	127.66	Surplus	5,000 00	7,500.00
Bkg. house, furn. and fix.	1,800.00	8,000.00	Undivided profits, net	67.20	.....
Due from banks	12,034 78	11,047.59	Deposits subject to check.	30,926 99	33,418.49
Cash on hand	2,744.65	3,499.51	Cashier's checks	1,200.97	820.83
Checks and cash items	69.00	612.05	Savings deposits	721.97	7,441.83
Paid out for expenses, etc., in excess of earnings	.....	434.64	Time certificates	105,657.59	111,789.50
Totals	$163,574.72	$180,970.65	Totals	$163,574.72	$180,970.65

MAYNARD STATE BANK.

D. A. McLARTY, President; C. S. ORWOLL, Vice President; W. C. THOMPSON, Cashier. Directors—D. A. McLarty, J. W. Thompson, both of Granite Falls; C. S. Orwoll, of Clarkfield; W. C. Thompson, O. A. Dahleen, both of Maynard.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$243,917.77	$246,526.28	Capital stock	$20,000.00	$20,000.00
Overdrafts	366 77	443.01	Surplus	7,000.00	10,000 00
Bkg. house, furn. and fix.	11,803.93	11,900.00	Undivided profits, net	674.03	310.52
Other real estate	5,100.00	5,100.00	Deposits subject to check.	46,264.22	61,597.56
Due from banks	26,035.79	13,413.89	Cashier's checks	2,918.07	2,817.57
Cash on hand	5,004.08	5,391.78	Time certificates	215,372.02	188,922.06
Checks and cash items	.....	872.75			
Totals	$292,228.34	$283,647.71	Totals	$292,228.34	$283,647.71

LOWRY STATE BANK.

ANDREW JACOBSON, President; E. A. ENGEBRETSON, Vice President; I. M. ENGEBRETSON, Cashier. Directors—Andrew Jacobson, of Alexandria; E. A. Engebretson, of Fargo, N. D.; I. M. Engebretson, of Lowry.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$189,106.22	$215,280.29	Capital stock	$15,000.00	$15,000.00
Overdrafts	16.19	192.49	Surplus	6,000.00	8,000.00
Bkg. house, furn. and fix.	7,200.00	6,900.00	Undivided profits, net	1,001.36	1,273.75
Due from banks	19,584.82	29,960.44	Deposits subject to check.	30,277.02	43,981.14
Cash on hand	5,180.49	5,052.06	Demand certificates	2,111.90	1,882.25
			Time certificates	166,697.44	187,248.14
Totals	$221,087.72	$257,385.28	Totals	$221,087.72	$257,385.28

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POPE COUNTY STATE BANK, GLENWOOD

W. A. WOLLAN, President; O. B. WOLLAN, Vice President; T. O. OFSTHUN, Cashier. Directors—M. A. Wollan, T. O. Ofsthun, H. T. Ronning, C. T. Wollan, all of Glenwood; O. B. Wollan, of Hingham.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$318,056.65	$345,751.13	Capital stock	$40,000.00	$40,000.00
Overdrafts	236 02	204.75	Surplus	8,000.00	8,000.00
Bonds and securities	18,380.00	13,380.00	Undivided profits, net	108.19	.....
Bkg. house, furn. and fix.	13,400.00	13,400.00	Deposits subject to check.	84,636.89	92,698.73
Other real estate	8,541.30	8,541.30	Cashier's checks	1,814.46	1,726.87
Due from banks	21,143 65	40,230.31	Savings deposits	1,622.49	2,322.39
Cash on hand	6,629.68	4,706.15	Time certificates	250,589.91	284,035.65
Checks and cash items	384.64	1,694.85	Other liabilities	.....	224.50
Paid out for expenses, etc., in excess of earnings	.....	1,099.65			
Totals	$386,771.94	$429,008.14	Totals	$386,771.94	$429,008.14

WHITE EARTH RESERVATION STATE BANK, OGEMA.

JOHN BOHMER, President; CHAS. L. OTTO, Vice President; A. E. WYVELL, Cashier. Directors—John Bohmer, of Brooten; Chas. L. Otto, A. E. Wyvell, both of Ogema.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$48,770 79	$53,731.78	Capital stock	$10,000.00	$10,000.00
Overdrafts	12.24	21.35	Surplus	1,500.00	2,000.00
Bkg. house, furn. and fix.	4,500.00	3,500.00	Undivided profits, net	.....	496.17
Other real estate	.....	1,977.28	Deposits subject to check.	17,370.55	26,587 71
Due from banks	5,665 53	9,621.41	Cashier's checks	255.45	1,354.25
Cash on hand	2,696.72	4,602.70	Time certificates	32,543.99	33,211.01
Checks and cash items	8.50	194.62			
Paid out for expenses, etc., in excess of earnings	16.21	.....			
Totals	$61,669.99	$73,649.14	Totals	$61,669.99	$73,649.14

CITIZENS STATE BANK OF McINTOSH.

J. P. FOOTE, President; A. A. MILLER, Vice President; CHAS. L. CONGER, Cashier. Directors—J. P. Foote, A. A. Miller, both of Crookston; Chas. L. Conger, of McIntosh.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$117,271.78	$124,761.57	Capital stock	$10,000.00	$10,000.00
Overdrafts	832.08	990.40	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	5,000.00	5,000.00	Undivided profits, net	1,928.18	1,180.42
Other real estate	1,417.25	1,451 01	Notes rediscounted and bills payable	21,500.00	20,000.00
Due from banks	6,549.08	4,926.75	Deposits subject to check.	32,754.69	28,771 67
Cash on hand	1,431.50	2,896 77	Cashier's checks	465.34	1,102.49
Checks and cash items	214.51	221.10	Time certificates	61,067.99	74,193.02
Totals	$132,716.20	$140,247.60	Totals	$132,716.20	$140,247.60

STATE BANK OF DANVERS.

JULIUS THORSON, President; JULIA CONNOLLY, Vice President; THOS. H. CONNOLLY, Cashier. Directors—Julius Thorson, of Benson; Thos. H. Connolly, Julia Connolly, both of Danvers.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$68,394.11	$90,162.07	Capital stock	$10,000.00	$10,000.00
Overdrafts	1,124.05	199.06	Surplus	6,000.00	6,000 00
Bkg. house, furn. and fix.	3,500.00	3,500.00	Undivided profits, net	44.15	376.38
Other real estate	.....	2,900.00	Deposits subject to check.	28,645.44	25,090.16
Due from banks	25,680.19	10,591.43	Cashier's checks	1,856.83	1,780 60
Cash on hand	1,305 16	1,232.63	Time certificates	51,506.37	65,022.45
Checks and cash items	1,049.28	3,654.90	Other liabilities	3,000.00	4,000.00
Other resources	.....	29.50			
Totals	$101,052.79	$112,269.59	Totals	$101,052.79	$112,269.59

NEW MUNICH STATE BANK.

P. A. HILBERT, President; MATH. PITZL, Vice President; H. J. TERHAAR, Cashier. Directors—P. A. Hilbert, of Melrose; Math. Pitzl, H. J. Terhaar, both of New Munich.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$153,396.32	$174,229.60	Capital stock	$12,000.00	$12,000 00
Overdrafts	352.21	74.64	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	4,170.00	4,120.00	Notes rediscounted and bills payable	2,000.00	.....
Due from banks	1,130.43	10,308.21	Deposits subject to check.	17,481.72	23,743 67
Cash on hand	2,470.68	2,720.49	Cashier's checks	2,562.83	1,234.12
Checks and cash items	615.76	19.26	Time certificates	123,976.99	150,620.00
Paid out for expenses, etc., in excess of earnings	886.14	1,125.59			
Totals	$163,021.54	$192,597.79	Totals	$163,021.54	$192,597.79

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LUCAN STATE BANK.

F. W. STEVENS, President; NELS LARSON, Vice President; ANTON KRAMER, Cashier. Directors—F. W. Stevens, of Sanborn; Nels Larsen, Anton Kramer, both of Lucan.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$110,602.15	$100,712.89	Capital stock	$15,000.00	$15,000.00
Overdrafts	322 47	1,146.23	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	4,500.00	4,500.00	Undivided profits, net	757 99	1,925.86
Due from banks	3,365 76	17,754.47	Deposits subject to check.	39,449.66	43,958.06
Cash on hand	1,846.72	1,874.35	Cashier's checks	2,630.85	410.85
Checks and cash items	2,846.76	200.33	Time certificates	60,645.36	59,893.50
Totals	$123,483.86	$126,188.27	Totals	$123,483.86	$126,188.27

FIRST STATE BANK OF FOUNTAIN.

L. O. STONE, President; E. C. MOODY, Vice President; HIRAM JOHNSON, Cashier. Directors—L. O. Stone, of Mason City, Iowa; E. C. Moody, of Nora Springs, Iowa; Hiram Johnson, of Fountain.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$130,559.86	$149,255.97	Capital stock	$15,000.00	$15,000.00
Overdrafts	208.48	280.80	Surplus	3,000.00	3,000.00
Bkg. house, furn. and fix.	4,800.00	4,700 00	Undivided profits, net	618.23	507.56
Due from banks	26,080.65	13,608.47	Deposits subject to check.	35,449.55	35,883.94
Cash on hand	2,228.37	2,528.69	Cashier's checks	6,682.89	9,353.71
Checks and cash items	748.67	144.26	Due to banks	.....	206.79
			Time certificates	103,875.36	106,566.19
Totals	$164,626.03	$170,518.19	Totals	$164,626.03	$170,518.19

LUND'S STATE BANK OF VINING.

ANDREW T. LUND, President; M. S. NYBERG, Vice President; CHARLES A. LUND, Cashier. Directors—Oscar A. Lund, Andrew T. Lund, M. S. Nyberg, all of Vining.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$42,669 90	$58,269.01	Capital stock	$10,000.00	$10,000.00
Overdrafts	896.68	.....	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	3,850.00	3,850.00	Deposits subject to check.	15,328.03	17,538.84
Due from banks	41,922.59	2,263.97	Demand certificates	1,295.73	3,131.79
Cash on hand	971.53	1,934.53	Time certificates	25,526.06	33,956.41
Checks and cash items	1,363.65	.....			
Paid out for expenses, etc., in excess of earnings	205 47	309.53			
Totals	$54,149.82	$66,627.04	Totals	$54,149.82	$66,627.04

FIRST STATE BANK OF CLITHERALL.

C. R. GOSSLEE, President; FRANK NELSON, Vice President; H. A. GOSSLEE, Cashier. Directors—C. R. Gosslee, Frank Nelson, both of Menahga; H. A. Gosslee, of Clitherall.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$38,310.85	$50,465.22	Capital stock	$10,000.00	$10,000.00
Overdrafts	39.48	162 96	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	3,000.00	3,156.15	Undivided profits, net	179.04	.....
Other real estate	2,000.00	.....	Deposits subject to check.	19,817.79	25,563.78
Due from banks	12,199.93	3,027.84	Cashier's checks	101.84	327.90
Cash on hand	2,304.38	3,670.33	Time certificates	25,755 97	22,942.22
Checks and cash items	.....	150.15			
Paid out for expenses, etc., in excess of earnings	.....	201.25			
Totals	$57,854.64	$60,833.90	Totals	$57,854.64	$60,833.90

MERRIAM PARK STATE BANK, ST. PAUL.

C. W. MOORE, President; M. R. MOORE, Vice President; V. E. NEUDECK, Cashier. Directors—C. W. Moore, M. R. Moore, V. E. Neudeck, all of St. Paul.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$166,909.81	$223,663 44	Capital stock	$25,000.00	$25,000.00
Bonds and securities	6,700.00	1,450.00	Surplus	12,500.00	12,500.00
Due from banks	14,561.31	8,608.94	Undivided profits, net	1,278.33	1,485 76
Cash on hand	2,755.27	2,540.86	Notes rediscounted and bills payable	.....	40,000.00
			Deposits subject to check.	141,204.38	146,626 44
			Certified checks	1,890.00	1,935.00
			Cashier's checks	56.57	3.50
			Time certificates	8,997.11	8,712.54
Totals	$190,926.39	$236,263.24	Totals	$190,926.39	$236,263.24

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FIRST STATE BANK OF BIG FALLS.

F. P. SHELDON, President; A. G. WEDGE, JR., Vice President; M. R. ADAMS, Cashier. Directors—F. P. Sheldon, of Minneapolis; A. G. Wedge, Jr, of Bemidji; M. R. Adams, of Big Falls.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$38,597.62	$46,330.89	Capital stock	$10,000.00	$10,000.00
Overdrafts	43 74	39.74	Surplus	2,000 00	2,000.00
Bkg. house, furn. and fix.	3,000 00	3,000.00	Undivided profits, net	622.49	286.22
Due from banks	3,577.32	5,192.22	Notes rediscounted and bills payable	1,000.00	.....
Cash on hand	2,698.77	2,736.02	Dividends unpaid	.....	1,000.00
Checks and cash items	20.54	.....	Deposits subject to check	25,252.43	31,611.70
			Demand certificates	730.90	1,992.17
			Time certificates	7,309.22	9,408.78
			Other liabilities	1,022 95	1,000.00
Totals	$47,937.99	$57,298.87	Totals	$47,937.99	$57,298.87

ST. LOUIS COUNTY STATE BANK, DULUTH.

C. W. ELSTON, President; CHAS. A. BRITTS, Cashier. Directors—C. W. Elston, Chas. A. Britts, Fred B. Britts, F. C. Elston, all of Duluth.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$329,293.78	$264,248.35	Capital stock	$50,000.00	$50,000.00
Overdrafts	3.03	36.76	Surplus	10,000.00	10,000.00
Bkg. house, furn. and fix.	2,300.00	2,300.00	Undivided profits, net	9,462.75	9,966.11
Due from banks	149,468.05	245,377.72	Deposits subject to check	281,914.42	320,041.82
Cash on hand	29,091.41	35,713.45	Certified checks	120.00	170.00
Checks and cash items	2,268.88	5,867.69	Cashier's checks	15.42	465.85
			Time certificates	160,088.56	162,900 19
			Other liabilities	824.00	.....
Totals	$512,425.15	$553,543.97	Totals	$512,425.15	$553,543.97

STATE BANK OF BRICELYN.

W. E. C. ROSS, President; H. N. CHADBOURN, Vice President; I. LEKNES, Cashier. Directors—W. E. C. Ross, Geo. F. Constans, both of Blue Earth; H. N. Chadbourn, C. F. Ross, both of Minneapolis; I. Leknes, of Bricelyn.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$273,248.69	$274,689.86	Capital stock	$16,000.00	$16,000.00
Overdrafts	490.70	696.15	Surplus	4,000.00	4,000.00
Banking house	4,000.00	3,851.00	Undivided profits, net	1,345.36	1,521.93
Due from banks	27,817.38	61,415.52	Deposits subject to check	68,063.13	78,553.23
Cash on hand	5,416 66	7,812.22	Cashier's checks	3,616 00	3,060 00
Checks and cash items	706.97	310 29	Time certificates	218,797.69	245,800.36
Other resources	141.78	162.48	Other liabilities	.....	2.00
Totals	$311,822.18	$348,937.52	Totals	$311,822.18	$348,937.52

STATE BANK OF BROWNSDALE.

F. E. GERBIG, President; A. S. ROLFSON, Vice President; F. M. CONKLIN, Cashier. Directors—F. E. Gerbig, A. S. Rolfson, W. H. Lawrence, G. M. Shortt, F. M. Conklin, O. W. Root, all of Brownsdale; W. A. Nolan, G. A. Wright, both of Grand Meadow.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$89,232.76	$117,988.98	Capital stock	$10,000.00	$10,000.00
Overdrafts	261.37	314.65	Surplus	2,000 00	4,000.00
Bkg. house, furn. and fix.	5,400.00	5,400 00	Undivided profits, net	604 11	.....
Due from banks	38,576 16	18,388.23	Deposits subject to check	47,878 62	50,358.03
Cash on hand	5,747.78	4,791.47	Cashier's checks	70.00	448.05
Checks and cash items	31.39	.....	Due to banks	7,162.08	.....
Paid out for expenses, etc., in excess of earnings	.....	612.60	Time certificates	71,534 65	82,689.85
Totals	$139,249.46	$147,495.93	Totals	$139,249.46	$147,495.93

STATE BANK OF BIGELOW.

NED JONES, President; EDWIN BRICKSON, Vice President; JOHN E. SALSTROM, Cashier. Directors—Ned Jones, of Worthington; Edwin Brickson, of Adrian; John E. Salstrom, of Bigelow.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$109,491.20	$108,712 81	Capital stock	$10,000.00	$10,000.00
Overdrafts	662.39	405.80	Surplus	6,000.00	7,000.00
Bkg. house, furn. and fix.	4,500 00	4,500.00	Undivided profits, net	690 65	268.86
Due from banks	12,933.99	6,469 90	Notes rediscounted and bills payable	10,000.00	10,000 00
Cash on hand	2,122.61	3,349.70	Deposits subject to check	51,635.43	41,491.02
Checks and cash items	80.25	30.35	Demand certificates	820.64	824.62
Other resources	40 00	40.00	Due to banks	.....	2,206 81
			Time certificates	50,683.72	51,717.25
Totals	$129,830.44	$123,508.56	Totals	$129,830.44	$123,508.56

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RACINE STATE BANK.

S. UTZINGER, President; CHRIS. SCHWARZ, Vice President; R. W. CHADWICK, Cashier. Directors—C. H. Steffens, C. M. Skyhawk, Chris. Schwarz, S. Utzinger, R. W. Chadwick, all of Racine; J. F. Ballinger, John Steffens, both of Spring Valley.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$84,225.74	$80,702.16	Capital stock	$15,000.00	$15,000.00
Overdrafts	101.26	366.85	Surplus	3,000.00	3,000.00
Bkg. house, furn. and fix.	4,000.00	3,900.00	Undivided profits, net	927.50	1,084.80
Other real estate	2,000.00	2,000.00	Deposits subject to check.	33,383.77	28,370.08
Due from banks	18,935.53	15,743.32	Cashier's checks	5.00	5.00
Cash on hand	1,711.48	1,760.81	Time certificates	58,657.74	57,013.26
Totals	$110,974.01	$104,473.14	Totals	$110,974.01	$104,473.14

STATE BANK OF MILAN.

T. ANDERSON, President; J. A. ANDERSON, Vice President; C. R. C. BLOM, Cashier. Directors—T. Anderson, J. A. Anderson, Elisabeth Anderson, T. H. Thorson, C. R. C. Blom, all of Milan.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$234,242.83	$213,214 25	Capital stock	$20,000.00	$20,000.00
Overdrafts	635.73	1,320.37	Surplus	7,000.00	10,000.00
Bonds and securities	299.04	369.99	Undivided profits, net	.....	80.08
Bkg. house, furn. and fix.	7,200.00	7,200.00	Deposits subject to check.	35,872.42	37,392.70
Other real estate	.....	3,987.12	Cashier's checks	4,071 47	6,508.78
Due from banks	28,495.54	39,555.71	Time certificates	205,359.52	192,678.21
Cash on hand	5,400.39	4,519.24	Other liabilities	4,055.90	3,516.91
Checks and cash items	.....	10.00			
Paid out for expenses, etc., in excess of earnings	85.78	.....			
Totals	$276,359.31	$270,176.68	Totals	$276,359.31	$270,176.68

SOO STATE BANK OF WAHKON.

S. E. PETERSON, President; J. N. THORSTAD, Vice President;; N. J. OREDSON, Cashier. Directors—A. W. Kron, of Litchfield; S. E. Peterson, of St. Paul; N. J. Oredson, J. N. Thorstad, A. J. Wagner, all of Wahkon.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$60,284.70	$65,072.09	Capital stock	$15,000.00	$15,000.00
Overdrafts	457.25	7.36	Surplus	230.00	230.00
Bkg. house, furn. and fix.	7,000 00	7,000.00	Undivided profits, net	721 69	1,463.36
Due from banks	2,805.57	1,980.59	Deposits subject to check.	26,402.13	19,099.85
Cash on hand	3,347.31	1,440.80	Certified checks	.....	141.65
Checks and cash items	.....	866.57	Time certificates	31,541.01	40,500.53
Other resources	.....	67.98			
Totals	$73,894.83	$76,435.39	Totals	$73,894.83	$76,435.39

STATE BANK OF BROOTEN.

JOHN BOHMER, President; W. J. BOHMER, Vice President; H. O. IMSDAHL, Cashier. Directors—John Bohmer, H. O. Imsdahl, both of Brooten; W. J. Bohmer, of Melrose.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$136,266.99	$136,771.01	Capital stock	$15,000.00	$15,000.00
Overdrafts	211.38	361.66	Surplus	3,000.00	3,000.00
Bkg. house, furn. and fix.	5,000.00	5,000.00	Deposits subject to check.	30,761.79	49,525.70
Due from banks	6,364.54	25,563.12	Cashier's checks	3,802.10	3,610.36
Cash on hand	5,217.34	4,472.57	Time certificates	101,565.87	102,457.85
Checks and cash items	.....	494.66			
Paid out for expenses, etc., in excess of earnings	1,069.51	930.89			
Totals	$154,129.76	$173,593.91	Totals	$154,129.76	$173,593.91

CITIZENS STATE BANK OF HALLOCK.

W. C. KELSO, President; OSCAR YOUNGGREN, Vice President; CHARLES JOHNSON, Cashier. Directors—W. C. Kelso, of Bellevue, Iowa; Oscar Younggren, of Northcote; Charles Johnson, of Hallock.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$110,126.36	$101,668.27	Capital stock	$25,000.00	$25,000.00
Overdrafts	100.31	179.36	Surplus	1,140.09	1,140.09
Bonds and securities	1,930.00	1,930.00	Deposits subject to check.	23,448.79	36,251.01
Bkg. house, furn. and fix.	9,644.55	9,644.55	Demand certificates	.53	.53
Other real estate	8,973.42	8,965.42	Cashier's checks	119.55	153.60
Due from banks	14,552.76	35,810.87	Savings deposits	5,070.46	3,287.10
Cash on hand	3,100 92	3,840.73	Time certificates	94,469.08	97,385.33
Checks and cash items	254.98	924.88			
Paid out for expenses, etc., in excess of earnings	565.20	253.58			
Totals	$149,248.50	$163,217.66	Totals	$149,248.50	$163,217.66

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STATE BANK OF ELDRED.

NORMAN ROSHOLT, President; B. B. LARSON, Vice President; TOSTEN E. JOHNSON, Cashier. Directors—T. E. Johnson, of Eldred; B. B. Larson, of Halstad; Norman Rosholt, of Climax.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$77,188.74	$91,702.21	Capital stock	$10,000.00	$10,000.00
Overdrafts	78.40	12.73	Surplus	2,500.00	3,000.00
Bkg. house, furn. and fix.	2,500.00	2,500.00	Notes rediscounted and bills payable	8,000.00	21,000.00
Other real estate	.....	4,012.80	Deposits subject to check.	11,986.57	13,772.71
Due from banks	2,334 12	3,234.61	Demand certificates	1,814.84	226.25
Cash on hand	1,137.15	800.34	Time certificates	50,037.28	55,389.31
Paid out for expenses, etc., in excess of earnings	1,100.28	1,125.58			
Totals	$84,338.69	$103,388.27	Totals	$84,338.69	$103,388.27

ELIASON STATE BANK, MONTEVIDEO.

G. ELIASON, President; A. O. ELIASON, Vice President; A. J. AXNESS, Cashier. Directors—G. Eliason, S. G. Eliason, both of Montevideo; A. O. Eliason, of St. Paul

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$141,207.75	$135,869.17	Capital stock	$25,000.00	$25,000.00
Overdrafts	156.12	873.36	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	6,250.00	6,250.00	Undivided profits, net	274.12	581.55
Due from banks	40,552.87	32,340.40	Deposits subject to check.	37,154.55	38,579.13
Cash on hand	4,323.05	3,228.40	Cashier's checks	719.00	454.49
Checks and cash items	34.26	468.62	Savings deposits	194.29	471.57
			Time certificates	124,182.09	108,943.21
Totals	$192,524.05	$179,029.95	Totals	$192,524.05	$179,029.95

FIRST STATE BANK OF GARY.

D. C. JONES, President; NORMAN HANSON, Vice President; N. B. BAGNE, Cashier. Directors—D. C. Jones, N. B. Bagne, both of Gary; Norman Hanson, of Fertile.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$185,571.79	$172,609.72	Capital stock	$10,000.00	$10,000.00
Overdrafts	525.08	390.79	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	3,500.00	3,625.00	Undivided profits, net	735.54	.....
Due from banks	35,411.60	6,682.00	Deposits subject to check.	56,805.87	45,720.28
Cash on hand	4,303.22	2,987.82	Cashier's checks	539.60	376.36
Checks and cash items	3,104.30	880.11	Due to banks	48,000.00	.....
Paid out for expenses, etc., in excess of earnings	.....	175.06	Time certificates	114,334.98	129,253.86
Totals	$232,415.99	$187,350.50	Totals	$232,415.99	$187,350.50

FARMERS AND MERCHANTS STATE BANK OF SEDAN.

JAS. J. PONSFORD, President; GEO. E. HANSCOM, Vice President; ROBERT VOLLMER, Cashier. Directors—Jas. J. Ponsford, of Watertown; Geo. E. Hanscom, of St. Cloud; Robert Vollmer, of Sedan.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$63,773.64	$71,994.33	Capital stock	$10,000.00	$10,000.00
Overdrafts	193.96	457.68	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	4,661.00	4,600.00	Undivided profits, net	.....	240.22
Other real estate	1,206.14	.....	Notes rediscounted and bills payable	.....	2,000.00
Due from banks	3,640.70	1,539.93	Deposits subject to check.	20,319.76	22,394.82
Cash on hand	2,021.69	1,984.93	Cashier's checks	473.23	403.26
Paid out for expenses, etc., in excess of earnings	271.91	.....	Savings deposits	534.33	577.18
Other resources	38.51	50.96	Time certificates	42,480.23	43,011.85
Totals	$75,807.55	$80,627.83	Totals	$75,807.55	$80,627.83

STATE BANK OF BIRD ISLAND.

F. L. PUFFER, President; NICK LEACH, Vice President; H. A. PUFFER, Cashier. Directors—H. J. Jungclaus, Frank Murray, P. W. Winnegge, Nick Leach, L. L. Tinnes, Chas. Glesener, C. R. Wolff, H. A. Puffer, F. L. Puffer, all of Bird Island.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$163,634.88	$183,914.69	Capital stock	$15,000.00	$15,000.00
Overdrafts	311.27	945.10	Surplus	6,000.00	6,000.00
Bonds and securities	2,350.00	2,350.00	Undivided profits, net	845.25	1,482.55
Bkg. house, furn. and fix.	6,700.00	7,250.00	Notes rediscounted and bills payable	5,000.00	.....
Other real estate	4,500.00	5,500.00	Deposits subject to check.	59,674.87	58,615.06
Due from banks	9,176.64	17,624.02	Demand certificates	3,504.78	6,798.10
Cash on hand	8,117.39	6,629.72	Savings deposits	4,790.08	6,513.60
Checks and cash items	18.83	44.73	Time certificates	99,994.03	129,848.95
Totals	$194,809.01	$224,258.26	Totals	$194,809.01	$224,258.26

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FARMERS STATE BANK OF DENT.

L. W. Oberhauser, President; CHAS. W. HIGLEY, Vice President; EDW. J. STOLL, Cashier. Directors—L. W. Oberhauser, of Frazee; Chas. W. Higley, of Chicago, Ill.; Edw. J. Stoll, of Dent.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$80,008.14	$80,646.56	Capital stock	$10,000.00	$15,000.00
Overdrafts	162.86	90.05	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	1,500 00	1,500.00	Undivided profits, net	2,642.01	331.59
Due from banks	3,771 13	8,076.12	Notes rediscounted and bills payable	2,000.00	.....
Cash on hand	2,204.22	3,668.33	Deposits subject to check.	21,992 97	31,307.96
Checks and cash items	79.22	14.05	Cashier's checks	2,480.99	1,122.04
			Due to banks	1,679.45	.....
			Time certificates	44,409.15	44,233.52
			Other liabilities	521.00	.....
Totals	$87,725.57	$93,995.11	Totals	$87,725.57	$93,995.11

FARMERS STATE BANK OF RICHVILLE.

L. W. OBERHAUSER, President; CHAS. W. HIGLEY, Vice President; ALFRED B. OUREN, Cashier. Directors—C. F. Franz, of Richville; Chas. W. Higley, of Chicago, Ill.; L. W. Oberhauser, of Frazee.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$36,998.70	$29,502 73	Capital stock	$10,000 00	$10,000.00
Overdrafts	37 87	307.77	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	4,000.00	4,200.00	Undivided profits, net	109.77	56.41
Other real estate	2,634.98	3,326.98	Deposits subject to check.	15,358.63	14,447.61
Due from banks	535.33	1,675.18	Cashier's checks	478.64	2.85
Cash on hand	2,806.47	2,511.86	Time certificates	20,622 31	15,041.91
Checks and cash items	1,556.00	24 26			
Totals	$48,569.35	$41,548.78	Totals	$48,569.35	$41,548.78

STATE BANK OF DORAN.

J. E. WAITE, President; CHAS. B. KLOOS, Vice President; S. H. DAVIS, Cashier. Directors—J. E. Waite, S. H. Davis, C. W. Davis, B. W. Davis, all of Doran; Chas. B. Kloos, of Herman.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$62,047.49	$70,574.22	Capital stock	$10,000 00	$10,000.00
Overdrafts	65 75	8.85	Surplus	3,000.00	3,000.00
Bkg. house, furn. and fix.	3,500.00	3,500.00	Notes rediscounted and bills payable	1,000.00	.....
Due from banks	6,587.33	10,193.57	Deposits subject to check.	24,705.92	27,461.43
Cash on hand	2,435.67	1,226 13	Cashier's checks	674 35	2,912.46
Checks and cash items	3.96	10.72	Time certificates	35,476.98	42,657.30
Paid out for expenses, etc., in excess of earnings	217.05	517.70			
Totals	$74,857.25	$86,031.19	Totals	$74,857.25	$86,031.19

FIRST STATE BANK OF GRASSTON.

H. R. ELLIOTT, President; C. M. ELLIOTT, Vice President; A. T. WESTROM, Cashier. Directors—H. R. Elliott, C. M. Elliott, both of Duluth; A. T. Westrom, of Grasston.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$91,265 10	$84,088.59	Capital stock	$10,000 00	$10,000.00
Overdrafts	781.44	2,997.34	Surplus	3,000.00	5,000 00
Bkg. house, furn. and fix.	4,240.37	3,641 00	Undivided profits, net	2,620.71	151.62
Due from banks	10,127.02	12,868 65	Deposits subject to check.	32,045.50	34,148.06
Cash on hand	3,529 49	3,770.84	Demand certificates	4,110 38	2,001.26
Checks and cash items	285.33	9.69	Cashier's checks	2,923.71	1,157 18
Other resources	32.14	.....	Time certificates	55,560.59	54,904.46
			Other liabilities	.....	13.53
Totals	$110,260.89	$107,376.11	Totals	$110,260.89	$107,376.11

STATE BANK OF EDGERTON.

C. M. COOK, President; E. J. FELDMAN, Vice President; A. H. JANSEN, Cashier. Directors—C. M. Cook, A. H. Jansen, both of Edgerton; E. J. Feldman, of Pipestone.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$183,858.31	$218,984.05	Capital stock	$25,000.00	$25,000 00
Overdrafts	518.68	819.36	Surplus	5,000.00	5,000.00
Bkg. house, furn and fix.	11,300.00	11,300 00	Undivided profits, net	1,334.79	1,027 48
Due from banks	21,911.23	12,697.22	Notes rediscounted and bills payable	5,000.00	.....
Cash on hand	7,280.14	6,830.82	Deposits subject to check.	71,218 58	71,407.87
Checks and cash items	532.46	3,692.72	Demand certificates	6.38	6.38
			Cashier's checks	2,596.15	3,310.74
			Time certificates	115,244.92	148,571.70
Totals	$225,400.82	$254,324.17	Totals	$225,400.82	$254,324.17

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FIRST STATE BANK OF FINLAYSON.

C. M. ERICKSON, President; J. H. ARTH, Vice President; H. E. SHAFER, Cashier. Directors—J. H Arth, C. J. Hoglund, H. E. Shafer, all of Finlayson; C. M. Erickson, of Willow River; Ottocar Sobotke, of Pine City.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$70,221.05	$84,356.60	Capital stock	$10,000 00	$10,000.00
Overdrafts	496.60	102 04	Surplus	3,000.00	3,000.00
Bkg. house, furn. and fix.	4,400 00	4,456.00	Undivided profits, net	463.28	• 331.64
Due from banks	5,229.11	11,099.37	Notes rediscounted and bills payable	10,000 00	.....
Cash on hand	5,569.63	2,775.54	Deposits subject to check.	24,319.12	32,606.62
Checks and cash items	774.02	40.83	Cashier's checks	2,260.41	3,277.21
			Due to banks	1,078.02	1,385.00
			Time certificates	35,569.58	52,229.91
Totals	$86,690.41	$102,830.38	Totals	$86,690.41	$102,830.38

STATE BANK OF MORTON.

F. W. ORTH, President; R. B. HENTON, Vice President; HENRY BECKMAN, Cashier. Directors—F. W. Orth, R. B. Henton, Henry Beckman, all of Morton.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$226,453.10	$236,258.73	Capital stock	$25,000.00	$25,000.00
Overdrafts	536.81	361.06	Surplus	10,000.00	10,000.00
Bonds and securities	6,000.00	5,000 00	Undivided profits, net	2,149 05	1,984.95
Bkg. house, furn. and fix.	2,300.00	2,300.00	Deposits subject to check.	76,981.15	59,967.97
Other real estate	8,125.00	10,525.00	Demand certificates	5,488.44	910.04
Due from banks	37,610.26	18,187.11	Savings deposits	100.74	.....
Cash on hand	6,397 43	4,634.14	Time certificates	167,967.44	179,896.77
Checks and cash items	264.22	493.69			
Totals	$287,686.82	$277,759.73	Totals	$287,686.82	$277,759.73

STATE BANK OF LONSDALE.

JOSEPH F. SKLUZACEK, President; M. J. SMISEK, Vice President; THOMAS SKLUZACEK, Cashier. Directors—Joseph F. Skluzacek, of New Prague; M. J. Smisek, of St. Paul; Peter Fabre, of Lonsdale; J. W. Topka, of Veseli; J. C. Skluzacek, of Northfield.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$63,846.61	$77,412.92	Capital stock	$10,000 00	$10,000.00
Overdrafts	71.10	352.03	Surplus	2,200.00	2,300.00
Bkg. house, furn. and fix.	4,800 00	4,700.00	Undivided profits, net	672.63	719 05
Due from banks	13,585.55	3,394.47	Deposits subject to check.	31,290.39	36,606.43
Cash on hand	3,340.78	4,094.26	Time certificates	41,481.02	40,903.78
Checks and cash items	.....	575.58			
Totals	$85,644.04	$90,529.26	Totals	$85,644.04	$90,529.26

CITIZENS STATE BANK OF TROSKY.

HENRY EWOLDT, President; Q. E. KIESTER, Vice President; J. W. MOOTY, Cashier. Directors—J. W Mooty, Genevieve B. Mooty, Q. E. Kiester, all of Trosky; Henry Ewoldt, of Luverne; Chas. Gottlob, of Pipestone.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$94,166.34	$120,476 31	Capital stock	$10,000 00	$10,000.00
Overdrafts	1,045.17	1,903.49	Surplus	7,000.00	7,500 00
Bkg. house, furn. and fix.	1,000.00	1,000 00	Undivided profits, net	604.58	.....
Due from banks	12,134.88	14,497.38	Notes rediscounted and bills payable	.....	5,000.00
Cash on hand	1,806.23	4,258.22	Deposits subject to check.	39,564.88	39,504.84
Checks and cash items	1,719.46	152.68	Cashier's checks	20 00	4,264.82
Paid out for expenses, etc., in excess of earnings	.....	530.51	Time certificates	54,682.62	76,530.71
			Other liabilities	.....	18.22
Totals	$111,872.08	$142,818.59	Totals	$111,872.08	$142,818.59

MERCHANTS AND FARMERS STATE BANK OF GROVE CITY.

B. BRESDEN, President; EMILIUS NELSON, Vice President; ARON LIEDHOLM, Cashier. Directors—B. Bresden, Halvor Christenson, Jens J. Grimsgard, O. H Hendrickson, A. P. Nelson, Carl Nelson, F. T. Peterson, Henry Thompson, Aron Liedholm, all of Grove City; A. W. Eklund, S. N. Liedman, Emilius Nelson, B. S. Thorp, all of Atwater.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$613,627.78	$595,780.17	Capital stock	$25,000.00	$25,000.00
Overdrafts	204.80	365 97	Surplus	10,000.00	11,000.00
Bonds and securities	4,700.00	4,700.00	Undivided profits, net	.....	347.71
Bkg. house, furn. and fix.	9,500.00	8,500.00	Dividends unpaid	10.00	.....
Due from banks	54,021 63	83,992.61	Deposits subject to check.	63,282.37	55,018 24
Cash on hand	12,355.26	16,298.75	Cashier's checks	1,393.58	2,796.71
Checks and cash items	186.05	2,042.54	Time certificates	590,481.19	610,517.38
Paid out for expenses, etc., in excess of earnings	1,971 62	.....	Other liabilities	6,400.00	7,000.00
Totals	$696,567.14	$711,680.04	Totals	$696,567.14	$711,680.04

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GERMAN STATE BANK OF PIERZ.

A. R. DAVIDSON, President; P. A. HARTMANN, Vice President; A. P. STOLL, Cashier. Directors—A. R. Davidson, of Winnipeg, Canada; P. A. Hartmann, A. P. Stoll, R. M. Stoll, all of Pierz; Wm. Davidson, of Hutchinson.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$163,836.40	$163,364.86	Capital stock	$10,000.00	$10,000.00
Overdrafts	577.01	413.19	Surplus	2,000.00	7,000.00
Bonds and securities	1,000.00	1,000.00	Undivided profits, net	343.28	479.08
Bkg. house, furn. and fix.	500 00	1,450.00	Deposits subject to check.	65,044.15	68,398.70
Due from banks	26,892.37	22,260.01	Time certificates	123,281.39	113,117.84
Cash on hand	7,429.88	10,071.41			
Checks and cash items	433.16	436.15			
Totals	$200,668.82	$198,995.62	Totals	$200,668.82	$198,995.62

FIRST STATE BANK OF BURTRUM.

WM. E. LEE, President; RAYMOND A. LEE, Vice President; J. H. Maertz, Cashier. Directors—Wm. E. Lee, Raymond A. Lee, Geo. R. Christie, all of Long Prairie; J. H. Maertz, of Burtrum; E. N. Scott, of Eagle Bend.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$46,348.81	$41,650.11	Capital stock	$10,000.00	$10,000.00
Overdrafts	8.44	3.50	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	3,459.44	3,458.44	Undivided profits, net	843.11	457.98
Due from banks	2,281.42	2,805.78	Notes rediscounted and bills payable	3,400.00	1,800.00
Cash on hand	1,906.50	4,140.00	Deposits subject to check.	5,904.56	5,909.55
Checks and cash items	119.04	47.41	Cashier's checks	854.04	1,714.51
			Time certificates	31,121.94	30,223.20
Totals	$54,123.65	$52,105.24	Totals	$54,123.65	$52,105.24

FREEPORT STATE BANK.

MORITZ HOESCHEN, President; JOHN W. KUHN, Vice President; J. C. HARREN, Cashier. Directors—Moritz Hoeschen, John W. Kuhn, Peter Thelen, all of Freeport.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$99,857.52	$98,851.43	Capital stock	$10,000 00	$10,000.00
Overdrafts	260.84	192.40	Surplus	2,000.00	3,000.00
Bonds and securities	1,000.00	2,000.00	Undivided profits, net	86.04	.....
Bkg. house, furn. and fix.	1,300.00	1,300.00	Deposits subject to check.	24,800.91	23,307.38
Due from banks	4,307.02	5,985.41	Cashier's checks	99.94	2,388.30
Cash on hand	2,842.86	2,700.48	Time certificates	73,026.19	73,231.72
Checks and cash items	444.84	182.82			
Paid out for expenses, etc., in excess of earnings	.....	714.86			
Totals	$110,013.08	$111,927.40	Totals	$110,013.08	$111,927.40

STATE BANK OF DENNISON.

J. G. SCHMIDT, President; W. T. SCHMIDT, Vice President; W. W. WESTCOTT, Cashier. Directors—J. G. Schmidt, of Northfield; W. T. Schmidt, of West Concord; W. W. Westcott, of Dennison.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$77,100.13	$93,556.02	Capital stock	$10,000.00	$10,000.00
Overdrafts	372.00	215.14	Surplus	2,000.00	2,000.00
Bonds and securities	1,500.00	1,500.00	Undivided profits, net	758.82	308.68
Bkg. house, furn. and fix.	4,500.00	4,500.00	Deposits subject to check.	47,743.69	47,129.16
Due from banks	116,994.89	98,019.75	Demand certificates	10,226.05	3,687.96
Cash on hand	5,123.34	3,857.02	Time certificates	134,892.11	138,578.51
Checks and cash items	30.31	56.38			
Totals	$205,620.67	$201,704.31	Totals	$205,620.67	$201,704.31

FIRST STATE BANK OF MENTOR.

A. D. STEPHENS, President; M. TAGLEY, Vice President; JOSEPH TAGLEY, Cashier. Directors—A. D. Stephens, of Crookston; Joseph Tagley, M. Tagley, both of Mentor.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$91,892 85	$87,834.94	Capital stock	$10,000.00	$10,000.00
Overdrafts	438.29	199.03	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	4,255.00	4,255.00	Undivided profits, net	71.45	.....
Other real estate	700.00	3,386.87	Notes rediscounted and bills payable	12,000.00	3,000 00
Due from banks	3,022.73	1,174 67	Deposits subject to check.	28,084.25	26,903.73
Cash on hand	1,684.80	2,488.62	Cashier's checks	1,508.62	226.94
Paid out for expenses, etc., in excess of earnings	.....	23.72	Savings deposits	217.17	1,533.64
			Time certificates	47,462.18	55,048.54
			Other liabilities	650.00	650.00
Totals	$101,993.67	$99,362.85	Totals	$101,993.67	$99,362.85

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STATE BANK OF WILLOW RIVER.

H. E. SHAFER, President; EDWARD CLOUGH, Vice President;; C. M. ERICKSON, Cashier. Directors—H. E. Shafer, of Finlayson; Ottocar Sobotka, of Pine City; C. M. Erickson, Edward Clough, Jos. Mlaskac, all of Willow River.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$58,595.23	$63,695.85	Capital stock	$10,000.00	$10,000.00
Overdrafts	681.74	1,954.33	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	4,414.35	4,849.36	Notes rediscounted and bills payable	3,000.00	.....
Other real estate	1,225.00	2,425.00	Deposits subject to check.	21,036.28	25,118.96
Due from banks	631.14	5,494.74	Cashier's checks	929.91	857.83
Cash on hand	2,374.11	2,302.49	Savings deposits	.....	2,912.99
Checks and cash items	281.63	336.07	Time certificates	31,331.26	40,368.64
Paid out for expenses, etc., in excess of earnings	94.25	200.58			
Totals	$68,297.45	$81,258.42	Totals	$68,297.45	$81,258.42

STATE BANK OF PERHAM.

FRED L. WEBER, President; M. A. WEBER, Vice President; J. H. SHEA, Cashier. Directors—Fred L. Weber, M. A. Weber, J. H. Shea, all of Perham.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$359,476.55	$370,684.34	Capital stock	$30,000.00	$30,000.00
Overdrafts	1,754.60	1,000.70	Surplus	6,000.00	6,000.00
Bonds and securities	9,500.00	4,000.00	Undivided profits, net	7,501.77	4,711.45
Bkg. house, furn. and fix.	8,722.33	8,300.00	Deposits subject to check.	97,067.22	113,246.98
Other real estate	400.00	800.00	Cashier's checks	6,522.53	5,736.95
Due from banks	49,105.41	42,928.13	Time certificates	298,713.63	285,258.52
Cash on hand	16,388.61	16,837.69			
Checks and cash items	457.65	403.04			
Totals	$445,805.15	$444,953.90	Totals	$445,805.15	$444,953.90

BELTRAMI COUNTY STATE BANK. TENSTRIKE.

A. P. WHITE, President; W. L. BROOKS, Vice President; J. F. HERMANN, Cashier. Directors—A. P. White, W. L. Brooks, both of Bemidji; J. F. Hermann, of Tenstrike.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$29,660.18	$34,021.63	Capital stock	$10,000 00	$10,000.00
Overdrafts	2.77	.10	Surplus	770.00	1,500 00
Bkg. house, furn. and fix.	3,500.00	3,500.00	Undivided profits, net	688.85	841.47
Other real estate	493.00	6,993.00	Notes rediscounted and bills payable	2,000.00	.....
Due from banks	6,485.27	1,651.93	Deposits subject to check.	25,156.64	24,890.99
Cash on hand	1,519.74	1,252.19	Cashier's checks	22.50	305.79
			Time certificates	3,022.97	9,880.60
Totals	$41,660.96	$47,418.85	Totals	$41,660.96	$47,418.85

LONDON STATE BANK.

FRED CRISMAN, President; G. P. MEADOWCROFT, Vice President; GEO. FUNDA, Cashier. Directors - Fred Crisman, G. P. Meadowcroft, J. R. Lukes, Jerome Funda, Geo. Funda, all of London.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$60,158.20	$79,221 05	Capital stock	$10,000 00	$10,000.00
Overdrafts	278 41	521.47	Surplus	2,500.00	3,000.00
Bonds and securities	3,000.00	2,000.00	Undivided profits, net	768.29	602.77
Bkg. house, furn. and fix.	3,321.48	3,321.48	Deposits subject to check.	26,638.13	24,582.81
Due from banks	29,768.12	11,020.80	Demand certificates	.....	106.30
Cash on hand	2,842.23	3,093.92	Time certificates	59,462.02	62,188.48
Checks and cash items	.....	1,301.64			
Totals	$99,368.44	$100,480.36	Totals	$99,368.44	$100,480 36

STATE BANK OF VIKING.

O. H. TARALSETH, President; H. L. MELGAARD, Vice President; I. M. MYRBO, Cashier. Directors—O. H. Taralseth, C. A. Nelson, R. B. Taralseth, all of Warren; H. L. Melgaard, of Argyle; I. M. Myrbo, of Viking.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$56,980.69	$63,323 26	Capital stock	$10,000 00	$10,000.00
Overdrafts	17 76	7.01	Surplus	2,000.00	2,000 00
Bkg. house, furn. and fix.	3,651.79	4,242.60	Undivided profits, net	38.69	.....
Due from banks	20,450.23	26,744.61	Deposits subject to check.	23,416.00	24,909.56
Cash on hand	2,229.41	1,722.32	Cashier's checks	4,921.03	2,101.89
Checks and cash items	11.00	11.25	Savings deposits	633.31	381.34
Paid out for expenses, etc., in excess of earnings	.....	258.65	Time certificates	42,331.85	56,916.91
Totals	$83,340.88	$96,309.70	Totals	$83,340.88	$96,309.70

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SECURITY STATE BANK OF OTTERTAIL.

L. W. OBERHAUSER, President; JAMES NESBITT, Vice President; CHARLES W. HIGLEY, Vice President; R. O. BUMANN, Cashier. Directors—L. W. Oberhauser, of Frazee; James Nesbitt, of Vergus; Chas. W. Higley, of Chicago, Ill.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$60,129.32	$50,217.24	Capital stock	$10,000 00	$10,000.00
Overdrafts	63 90	19.22	Surplus	8,500.00	10,000.00
Bkg. house, furn. and fix.	1,000.00	1,000.00	Undivided profits, net	1,071.88	806.83
Due from banks	1,468.81	4,464.86	Deposits subject to check.	24,067.65	15,182 10
Cash on hand	3,248.74	2,049.93	Cashier's checks	419.72	127.96
			Time certificates	21,851.52	21,634.36
Totals	$65,910.77	$57,751.25	Totals	$65,910.77	$57,751.25

FARMERS STATE BANK OF ALVARADO.

O. H. TARALSETH, President; H. L. MELGAARD, Vice President; I. N. LODOEN, Cashier. Directors—O. H. Taralseth, R. B. Taralseth, C. A. Nelson, all of Warren; H. L. Melgaarde, of Argyle; I. N. Lodoen, of Alvarado.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$97,315.99	$122,000.78	Capital stock	$10,000.00	$10,000.00
Overdrafts	48.70	715.82	Surplus	2,500.00	3,500 00
Bkg house, furn. and fix.	2,725.00	2,700.00	Undivided profits, net	.....	10.54
Due from banks	11,934.20	7,475.09	Deposits subject to check.	33,709.76	26,300.45
Cash on hand	1,729.49	1,901.61	Demand certificates	.....	552.70
Checks and cash items	118.40	25.06	Certified checks	25.01	160.00
Paid out for expenses, etc., in excess of earnings	113.83	.....	Cashier's checks	778.25	655.87
			Savings deposits	2,714.18	2,579.73
			Time certificates	64,258.41	91,059.07
Totals	$113,985.61	$134,818.36	Totals	$113,985.61	$134,818.36

STATE BANK OF ROSE CREEK.

MRS. S. DEAN, President; JOHN. CRONAN, Vice President; W. H. DEAN, Cashier. Directors—Mrs. S. Dean, of Minneapolis; John Cronan, W. H. Dean, L. H. Carter, all of Rose Creek; Wm. W. Dean, of Adams.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$153,304.66	$183,588.91	Capital stock	$10,000.00	$25,000.00
Overdrafts	407.86	606.21	Surplus	5,500.00	7,000.00
Bonds and securities	46,900.00	32,910.00	Undivided profits, net	2,023.01	736.79
Bkg. house, furn. and fix.	6,500.00	6,000.00	Deposits subject to check.	55,827.61	50,263.27
Due from banks	25,030.58	12,782.05	Demand certificates	809.30	1,668.04
Cash on hand	8,234.38	6,336.87	Cashier's checks	781.00	91 37
Checks and cash items	210.45	220 40	Savings deposits	.....	2,322 64
			Time certificates	165,647.01	155,362.33
Totals	$240,587.93	$242,444.44	Totals	$240,587.93	$242,444.44

FIRST STATE BANK OF CARVER.

GEO. A. DU TOIT, President; CHAS L. DAUWALTER, Vice President; C. E. FUNK, Cashier. Directors—Geo. A. Du Toit, of Chaska; Chas. L. Dauwalter, Jno. S. Nelson, both of Carver.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$179,826.17	$234,090.58	Capital stock	$15,000.00	$15,000.00
Overdrafts	569.76	141.33	Surplus	3,000.00	3,000.00
Bonds and securities	10,526.67	10,476 67	Undivided profits, net	32.83	.....
Bkg. house, furn. and fix.	6,014.33	6,014.33	Deposits subject to check.	42,098 95	57,003.28
Other real estate	1,500.00	1,500 00	Cashier's checks	4,380.76	5,756.77
Due from banks	46,855.45	20,178.03	Time certificates	186,434.95	204,635.74
Cash on hand	5,655.11	10,921.29			
Paid out for expenses, etc, in excess of earnings	.....	2,073.56			
Totals	$250,947.49	$285,395 79	Totals	$250,947.49	$285,395.79

PROCTOR STATE BANK.

H. H. PEYTON, President; J. W. KREITTER, Vice President; F. C. MITCHELL, Cashier. Directors—John W. Kreitter, Thomas Grimes, H. T. Simkin, H. H. Peyton, Wolf Bemel, R. G. Wombacher, C. W. Seddon, P. C. Mitchell, F. C. Mitchell, all of Proctor; H. M. Peyton, H. H. Corson, Isaiah Ridge, B. M. Peyton, N. R. Hankins, F. C. McCabe, W. W. Hankins, all of Duluth.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$138,745.73	$170,753 37	Capital stock	$25,000.00	$25,000.00
Overdrafts	118.06	175.51	Surplus	4,000.00	5,000.00
Bonds and securities	11,680.00	67,200.00	Undivided profits, net	3,855 40	5,703.43
Bkg. house, furn. and fix.	8,170 00	8 000 00	Deposits subject to check.	78,242.39	103,674.42
Due from banks	17,326.07	56 819.62	Certified checks	125.54	600.20
Cash on hand	5,633.91	4,269.99	Cashier's checks	.....	25.00
Checks and cash items	319.00	.....	Savings deposits	57,158.87	103,343.21
			Time certificates	13,610.57	63,872.23
Totals	$181,992.77	$307,218.49	Totals	$181,992.77	$307,218.49

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FARMERS AND MERCHANTS STATE STATE BANK OF BLOOMING PRAIRIE.

E. O. HABBERSTAD, President; H. A. PETERSON, Vice President; H. H WILBERG, Cashier. Directors—E. O. Habberstad, H. A. Peterson, H. H. Wilberg, O. A. Anderson, E. W. Cooley, K. T. Berg, all of Blooming Prairie; O. G. Anderson, of Austin.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$457,257.25	$436,020.89	Capital stock	$25,000.00	$25,000.00
Overdrafts	80.21	710.79	Surplus	5,000.00	5,000.00
Bonds and securities	45,900.00	25,300.00	Undivided profits, net	1,159.87	297.39
Bkg. house, furn. and fix.	2,000.00	7,500.00	Deposits subject to check.	119,926.58	109,109.09
Due from banks	53,068.65	53,123.62	Demand certificates	1,211.85	1,523.30
Cash on hand	11,310 99	12,682.96	Cashier's checks	3,586.06	2,041.91
Checks and cash items	708.20	817.99	Savings deposits	512 84	26,136.44
			Time certificates	413,928.10	367,048.12
Totals	$570,325.30	$536,156.25	Totals	$570,325.30	$536,156.25

SCANDINAVIAN AMERICAN STATE BANK, BADGER.

A. D. STEPHENS, President; LAURA C. WANG, Vice President; K. T. WANG, Cashier. Directors—A. D. Stephens, of Crookston; T. Lundevall, of Greenbush; Andrew Bromstad, of Milan; Laura C. Wang, K. T. Wang, both of Badger.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$178,604.25	$180,146.56	Capital stock	$10,000.00	$10,000.00
Overdrafts	748.27	78 06	Surplus	12,000.00	12,000 00
Bkg. house, furn. and fix.	7,476.51	8,018.94	Undivided profits, net	1,206.62	1,396.31
Other real estate	7,082.05	6,190.11	Notes rediscounted and bills payable	25,238.95	.....
Due from banks	7,265.67	16,411.22	Deposits subject to check.	27,156.24	43,307.58
Cash on hand	1,570 79	2,380.19	Cashier's checks	6,669.38	2,919.09
Checks and cash items	55.42	1,284.98	Due to banks	1,301.33	.....
			Time certificates	119,230.44	144,887.08
Totals	$202,802.96	$214,510.06	Totals	$202,802.96	$214,510.06

FIRST STATE BANK OF SHEVLIN.

A. KAISER, President; S. S. STADSVOLD, Vice President; T. E. RIDER, Cashier. Directors—T. E. Rider, of Shevlin; A. Kaiser, of Bagley; Lewis Lohn, L. W. Larson, S. S. Stadsvold, all of Fosston; A. D. Stephens, of Crookston.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$45,397 15	$45,514.19	Capital stock	$10,000.00	$10,000.00
Overdrafts	78.99	101.29	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	3,600.00	3,400.00	Undivided profits, net	772 76	1,238 97
Due from banks	12,082.05	9,810.91	Deposits subject to check.	26,295.23	25,538.96
Cash on hand	1,503.76	2,279.12	Time certificates	23,593.96	22,327.58
Totals	$62,661.95	$61,105.51	Totals	$62,661.95	$61,105 51

SPRAGUE STATE BANK, CALEDONIA.

E. A. SPRAGUE, President; A. D. SPRAGUE, Vice President; R. D. SPRAGUE, Cashier. Directors—E. A. Sprague, R. D. Sprague, both of Caledonia; A. D. Sprague, of Devils Lake, N. D.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$539,119.45	$581,033.03	Capital stock	$25,000.00	$25,000.00
Overdrafts	1,350 94	2,296.93	Surplus	5,000 00	5,000.00
Bonds and securities	9,600.00	5,000.00	Undivided profits, net	5,794.03	4,272.07
Bkg house, furn. and fix.	2,348.87	2,348.87	Deposits subject to check.	90,818.84	90,516.20
Due from banks	99,728.19	84,216.76	Demand certificates	22,424 61	14,288.92
Cash on hand	15,389.56	11,954.50	Certified checks	1,323.33	214.93
Checks and cash items	854.29	610.66	Cashier's checks	228.73	1,742.01
			Due to banks	4,094.06	712.65
			Time certificates	513,707.70	545,713.97
Totals	$668,391.30	$687,460.75	Totals	$668,391.30	$687,460.75

KELLOGG STATE BANK.

PETER HOWE, President; J. H. SCHOUWEILER, Vice President; JOHN COSTELLO, Cashier. Directors—John Costello, Peter Howe, Jos. Graff, W. McNallan, J. C. Schierts, J. H. Schouweiler, all of Kellogg; C. C. Hirschy, L. Whitmore, both of Wabasha.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$149,700 42	$201,181.24	Capital stock	$10,000.00	$10,000.00
Overdrafts	345.83	586.45	Surplus	7,000.00	8,000.00
Due from banks	7,928.47	9,815.83	Undivided profits, net	398.02	742.21
Cash on hand	3,703.60	3,891.66	Notes rediscounted and bills payable	.....	25,000.00
Checks and cash items	.....	247.98	Deposits subject to check.	39,218.93	40,535.44
			Cashier's checks	508.25	150 00
			Time certificates	104,553.12	131,295.51
Totals	$161,678.32	$215,723.16	Totals	$161,678.32	$215,723.16

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SECURITY STATE BANK OF PAYNESVILLE.

ANTON SCHMITT, President; P. C. PILON, Vice President; W. E. SCHILTZ, Cashier. Directors—P. C. Pilon, Anton Schmitt, both of Paynesville; Vitus Schmitt, of Westport.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$250,602.51	$305,638.51	Capital stock	$12,000.00	$20,000 00
Overdrafts	828.57	53.13	Surplus	2,500.00	5,000.00
Bonds and securities	3,700.00	2,700.00	Undivided profits, net	1,272.65	336.45
Bkg. house, furn. and fix.	5,819.30	7,152.05	Deposits subject to check.	40,009.11	58,989.76
Due from banks	44,008.46	44,403.45	Cashier's checks	2,752.92	585.59
Cash on hand	4,884.39	8,455.31	Time certificates	252,224.25	285,825.28
Checks and cash items	902.90	2,322 54			
Other resources	17.80	12.09			
Totals	$310,758.93	$370,737.08	Totals	$310,758.93	$370,737.08

FIRST STATE BANK OF GHENT.

M. W. HARDEN, President; JOHN A. BREWERS, Vice President; CHARLES FOULON, Cashier. Directors—M. W. Harden, V. B. Seward, both of Marshall; John A. Brewers, John H. Bot,-Charles Foulon, all of Ghent.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$174,329.41	$211,298.38	Capital stock	$12,000.00	$12,000.00
Overdrafts	21.45	.69	Surplus	6,000.00	6,000.00
Bonds and securities	.....	2,500.00	Undivided profits, net	3,041.57	4,221.76
Bkg. house, furn. and fix.	6,000.00	6,000.00	Deposits subject to check.	40,739.77	52,933.01
Other real estate	749.95	349.95	Demand certificates	2,381.40	2,586.38
Due from banks	50,012.82	64,078.55	Time certificates	176,812.85	219,294.56
Cash on hand	9,312.72	12,308.54			
Checks and cash items	549.24	499.60			
Totals	$240,975.59	$297,035.71	Totals	$240,975.59	$297,035.71

STATE BANK OF COLD SPRING.

NICHOLAS C. WENNER, President; F. H. WELLCOME, Vice President; PETER P. MAURIN, Cashier. Directors—Nicholas Wenner, P. P. Maurin, A. J. Peters, M. J. Maurin, all of Cold Spring; F. H. Wellcome, of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$125,215.74	$114,628.23	Capital stock	$10,000.00	$10,000.00
Overdrafts	7.76	48.87	Surplus	2,500 00	3,000.00
Bonds and securities	3,816.00	8,690.00	Undivided profits, net	4,633.55	3,711.53
Bkg. house, furn. and fix.	2,000.00	2,000.00	Deposits subject to check.	10,647.16	11,444.66
Due from banks	2,142 30	4,672.77	Cashier's checks	646.60	125.28
Cash on hand	2,314.11	3,448.64	Savings deposits	529.44	566 66
Checks and cash items	3,667.22	1,541.62	Time certificates	110,206.38	106,182.00
Totals	$139,163.13	$135,030.13	Totals	$139,163.13	$135,030.13

SECURITY STATE BANK OF CAMPBELL.

J. M. WENGER, JR., President; A. J. WENGER, Vice President; W. E. WENGER, Cashier. Directors—J. M. Wenger, Jr., A. J. Wenger, W. E. Wenger, all of Campbell.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$60,706.98	$65,169.94	Capital stock	$10,000.00	$10,000.00
Overdrafts	73.87	96.47	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	5,300.00	5,300.00	Deposits subject to check.	27,058.00	26,773.05
Due from banks	13,296.58	8,461.70	Cashier's checks	939.95	1,246.15
Cash on hand	1,586.95	3,846.81	Time certificates	42,146.15	45,311.20
Checks and cash items	471.28	877.19			
Paid out for expenses, etc., in excess of earnings	708.44	1,578.29			
Totals	$82,144.10	$85,330.40	Totals	$82,144.10	$85,330.40

FIRST STATE BANK OF CANTON.

C. J. WEISER, President; R. ALGYER, Vice President; F. A. MASTERS, Cashier. Directors—C. J. Weiser, R. Algyer, both of Decorah, Iowa; F. A. Masters, of Canton.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$140,560.40	$158,069 52	Capital stock	$10,000.00	$10 000.00
Overdrafts	498.12	187.83	Surplus	5,000.00	5,000.00
Bonds and securities	.....	2,000.00	Undivided profits, net	3,123.69	3,339.58
Bkg. house, furn. and fix.	4,800.00	4,500.00	Deposits subject to check.	40,365.89	44,492.52
Due from banks	14,963.64	19,042 30	Demand certificates	2,262.09	6,294.29
Cash on hand	7,383.05	8,849.61	Savings deposits	34,304.31	35,573.70
Checks and cash items	.....	1.27	Time certificates	73,149.23	87,950.44
Totals	$168,205.21	$192,650.53	Totals	$168,205.21	$192,650.53

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CITIZENS STATE BANK OF JANESVILLE.

JAS. J. SULLIVAN, President; JOHN WILKINSON, Vice President; J. M. BYRON, Cashier. Directors—Jas. J. Sullivan; C. P. Quast, John Wilkinson, S. E. Severson, J. M. Byron, Aug. Quast, E. J. Wilkinson, all of Janesville.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$292,036.02	$281,218.31	Capital stock	$15,000.00	$30,000.00
Overdrafts	2,096.61	1,701.22	Surplus	14,000.00	2,500.00
Bonds and securities	3,000.00	.....	Undivided profits, net	.....	726.41
Bkg. house, furn. and fix.	3,300.00	3,300.00	Notes rediscounted and bills payable	.....	10,000.00
Due from banks	30,355.80	12,973.99	Deposits subject to check.	50,378.23	49,021.97
Cash on hand	9,782.70	6,357.57	Cashier's checks	1,247.00	2,407.19
Checks and cash items	1,048.87	708.63	Savings deposits	139.80	2,264.23
Paid out for expenses, etc., in excess of earnings	13.61	.....	Time certificates	260,968.58	209,462.34
Other resources	100.00	122.42			
Totals	$341,733.61	$306,382.14	Totals	$341,733.61	$306,382.14

PRINCETON STATE BANK.

J. E. SKAHEN, President; S. P. SKAHEN, Vice President; J. J. SKAHEN, Cashier. Directors—J. E. Skahen, S. P. Skahen, J. J. Skahen, all of Princeton.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$80,538.18	$71,444.11	Capital stock	$20,000.00	$20,000.00
Overdrafts	.....	48.46	Surplus	3,108.98	3,585.20
Bkg. house, furn. and fix.	6,375.00	6,375.00	Undivided profits, net	1,954.52	892 76
Due from banks	5,579.47	11,707.14	Deposits subject to check.	22,562.02	22,028.82
Cash on hand	4,932.67	4,192.51	Cashier's checks	5.00	1,568.64
Checks and cash items	605.92	62.66	Time certificates	50,400.72	45,754.46
Totals	$98,031.24	$93,829.88	Totals	$98,031.24	$93,829.88

FIRST STATE BANK OF SAUK CENTER.

J. A. DU BOIS, President; M. F. WOODBURY, Vice President; BENJ. F. DU BOIS, Vice President; L. L. KELLS, Cashier. Directors—B. F. DuBois, J. A. DuBois, Thomas Sullivan, L. L. Kells, all of Sauk Center; M. F. Woodbury, of Hornell, N. Y.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$236,224.12	$268,918.58	Capital stock	$25,000.00	$25,000.00
Overdrafts	1,022 02	358.82	Surplus	5,000 00	10,000.00
Bonds and securities	8,000.00	6,000.00	Undivided profits, net	3,322.12	2,371.09
Bkg. house, furn. and fix.	7,000.00	7,000.00	Notes rediscounted and bills payable	5,000.00	29,385.13
Due from banks	11,021.86	20,071.50	Deposits subject to check.	87,040.07	96,564.92
Cash on hand	9,791.02	10,852.50	Certified checks	.....	64.67
Checks and cash items	82.87	201.95	Cashier's checks	2,743.91	2,165.52
Other resources	600.31	583.01	Savings deposits	7,335.28	8,554.11
			Time certificates	138,245.03	139,880.92
			Other liabilities	55.79	.....
Totals	$273,742.20	$313,986.36	Totals	$273,742.20	$313,986.36

CITIZENS STATE BANK OF NEW ULM.

O. M. OLSEN, President; CHAS. VOGTEL, Vice President; F. H. KROOK, Cashier. Directors—O. M. Olsen, F. H. Retzlaff, John Henle, Chas. Vogtel, Geo. Marti, N. Henningsen, W. E. Koch, all of New Ulm.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$1,694,157 78	$1,671,621.40	Capital stock	$100,000.00	$100,000.00
Overdrafts	345.62	610.95	Surplus	50,000.00	50,000 00
Bonds and securities	83,000.00	73,000.00	Undivided profits, net	18,668.05	24,954.97
Bkg. house, furn. and fix.	37,500.00	36,000.00	Deposits subject to check	268,735.58	286,713.88
Due from banks	150,175.18	135,191 96	Certified checks	400.00	1.00
Cash on hand	32,808.85	30,720.52	Cashier's checks	1,640.72	1,157.81
Checks and cash items	2,637.73	6,400.73	Due to banks	27,525.21	22,423.76
			Savings deposits	55,113.93	71,262.31
			Time certificates	1,478,541.67	1,397,031.83
Totals	$2,000,625.16	$1,953,545.56	Totals	$2,000,625.16	$1,953,545.56

FARMERS STATE BANK OF ARCO.

M. LAURITSEN, President; S. OXHOLM, Vice President; J. B. HOWE, Cashier. Directors—M. Lauritsen, S. Oxholm, J. C. Frederiksen, all of Tyler; J. B. Howe, Geo. Christensen, both of Arco.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$126,174.76	$155,044.21	Capital stock	$10,000.00	$10,000.00
Overdrafts	764.92	688.01	Surplus	5,000.00	8,000.00
Bkg. house, furn. and fix.	5,000.00	5,000.00	Undivided profits, net	.....	172.86
Due from banks	13,800.78	2,039.15	Notes rediscounted and bills payable	10,000 00	.....
Cash on hand	4,377 25	4,872.59	Dividends unpaid	.....	15.00
Checks and cash items	246.05	2,198.85	Deposits subject to check.	43,960.14	40,389.68
Paid out for expenses, etc., in excess of earnings	99.81	.....	Cashier's checks	551.68	231.48
Other resources	.....	25.00	Time certificates	80,951.75	111,058.79
Totals	$150,463.57	$169,867.81	Totals	$150,463.57	$169,867.81

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STATE BANK OF VERDI.

E. R. ZALESKY, President; T. H. REYNOLDS, Vice President; WARREN MILLER, Cashier. Directors—E. R. Zalesky, E. K. Zalesky, both of Elkton, S. D.; Warren Miller, F. E. W. Miller, T. H. Reynolds, all of Verdi.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$62,734.58	$76,201.39	Capital stock	$10,000.00	$10,000.00
Overdrafts	250.41	125.84	Surplus	1,400.00	2,500.00
Bkg. house, furn. and fix.	4,000.00	4,000.00	Undivided profits, net	789.80	1,369.13
Due from banks	5,883.11	8,015.55	Notes rediscounted and bills payable	5,000.00	2,000.00
Cash on hand	1,485.95	2,251.27	Deposits subject to check.	20,371.44	21,543.32
			Demand certificates	16.95	16.95
			Cashier's checks	23.75	.....
			Time certificates	36,752.11	53,164.65
Totals	$74,354.05	$90,594.05	Totals	$74,354.05	$90,594.05

CHIPPEWA COUNTY STATE BANK, MONTEVIDEO.

LYCURGUS R. MOYER, President; LLOYD G. MOYER, Vice President; VICTOR FREEBERG, Cashier. Directors—Lycurgus R. Moyer, Lloyd G. Moyer, Victor Freeberg, Sumner L. Moyer, Iver Larson, all of Montevideo.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$669,832.15	$666,018.15	Capital stock	$50,000.00	$50,000.00
Overdrafts	4,721.51	6,105.17	Surplus	10,000.00	10,000.00
Bonds and securities	6,304.06	4,110.54	Undivided profits, net	2,476 33	5,123.66
Bkg. house, furn. and fix.	15,168.00	15,168 00	Notes rediscounted and bills payable	10,000.00	.....
Other real estate	19,543.83	17,783.83	Deposits subject to check.	128,756.71	111,474.56
Due from banks	29,671.22	45,563.93	Demand certificates	858.40	648.72
Cash on hand	14,015.81	16,103.60	Cashier's checks	3,996.44	8,590.39
Checks and cash items	2,483.56	888.51	Savings deposits	8,886.73	8,775.64
			Time certificates	546,765.53	577,128.76
Totals	$761,740.14	$771,741.73	Totals	$761,740.14	$771,741.73

STATE BANK OF PLATO.

HENRY L. SIMONS, President; T. M. PAINE, Vice President; M. A. BELL, Cashier. Directors—Henry L. Simons, T. M. Paine, both of Glencoe; M. A. Bell, of Plato.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$159,595 82	$145,353.06	Capital stock	$10,000.00	$10,000.00
Overdrafts	190.97	326.45	Surplus	13,500.00	15,000.00
Bonds and securities	2,000.00	2,000.00	Undivided profits, net	1,446.53	2,300.04
Bkg. house, furn. and fix.	4,580.45	4,703.45	Deposits subject to check.	29,704.26	29,187.69
Other real estate	3,150.00	5,352.00	Demand certificates	1,547.25	2,364.05
Due from banks	8,024.72	5,085.70	Savings deposits	7,353.25	5,022.32
Cash on hand	3,194.27	3,094.29	Time certificates	117,184.94	102,040.85
Totals	$180,736.23	$165,914.95	Totals	$180,736.23	$165,914.95

FARMERS AND MERCHANTS STATE BANK OF ZIMMERMAN.

JOHN M. HAVEN, President; AUSTIN B. MORSE, Vice President; A. R. BERGLUND, Cashier. Directors—John M. Haven, of Big Lake; Austin B. Morse, of Waverly; A. R. Berglund, of Zimmerman.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$106,360.36	$111,997.59	Capital stock	$10,000.00	$10,000.00
Overdrafts	363.16	140.68	Surplus	3,500 00	3,500.00
Bkg. house, furn. and fix.	3,000.00	3,000.00	Undivided profits, net	768.33	1,562.88
Due from banks	1,484.45	8,891.33	Notes rediscounted and bills payable	5,000.00	.....
Cash on hand	2,657.51	3,646.69	Deposits subject to check.	26,612.38	36,862.80
Checks and cash items	192.53	52.86	Cashier's checks	1,229.54	1,689.65
			Due to banks	3,000.00	.....
			Time certificates	63,947.76	74,113.82
Totals	$114,058.01	$127,729.15	Totals	$114,058.01	$127,729.15

JOHNSON STATE BANK.

J. A. McRAE, President; R. J. McRAE, Vice President; CHAS. N. EVANS, Cashier. Directors—J. A. McRae, R. J. McRae, both of Graceville; B. J. McRae, of Lewiston, Idaho; Chas. N. Evans, of Johnson.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$91,373.69	$94,769.88	Capital stock	$10,000.00	$10,000.00
Overdrafts	257.28	88.72	Surplus	6,000.00	6,000.00
Bkg. house, furn. and fix.	3,700.00	3,550.00	Undivided profits, net	236.31	.....
Due from banks	18,181.77	20,727.30	Deposits subject to check.	26,927.24	24,465.64
Cash on hand	2,724.36	1,719.53	Cashier's checks	1,410.26	424.18
Checks and cash items	.....	47.85	Time certificates	71,655 29	81,369.93
Paid out for expenses, etc., in excess of earnings	.....	1,372.08	Other liabilities	8.00	15.61
Totals	$116,237.10	$122,275.36	Totals	$116,237.10	$122,275.36

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STATE BANK OF STEEN.

S. LONDERGAN, President; I. C. EDMONDS, Vice President; L. H. BOCK, Cashier. Directors—S. Londergan, I. C. Edmonds, both of Marcus; L. H. Bock, of Steen.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$84,042.01	$81,421.96	Capital stock	$15,000.00	$15,000.00
Overdrafts	2,860.03	405.39	Surplus	7,500.00	7,500.00
Bkg. house, furn. and fix.	1,500.00	1,526.62	Undivided profits, net	560.07	129.61
Due from banks	3,217.22	4,673.17	Notes rediscounted and bills payable	5,000.00	7,000.00
Cash on hand	1,913.57	1,692.88	Deposits subject to check.	20,779.07	12,148.31
Checks and cash items	17.97	87.37	Time certificates	44,711.66	48,029.47
Totals	$93,550.80	$89,807.39	Totals	$93,550.80	$89,807.39

FIRST STATE BANK OF DALTON.

F. G. BARROWS, President; E. A. JEWETT, Vice President; JOSEPH P. BRENDAL, Cashier. Directors—F. G. Barrows, E. A. Jewett, M. T. McMahon, C. D. Wright, all of Fergus Falls; J. T. Thompson, of Dalton.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$150,279.20	$165,381 59	Capital stock	$10,000.00	$10,000.00
Overdrafts	245.54	68.98	Surplus	6,000 00	8,000.00
Bonds and securities	600.00	600.00	Deposits subject to check.	31,431.23	36,737.89
Bkg. house, furn. and fix.	6,760.00	6,900.00	Demand certificates	4,818.18	503.99
Due from banks	2,544.68	7,641.33	Cashier's checks	.....	7,053.36
Cash on hand	4,830.98	6,406.50	Time certificates	113,246.86	127,065 26
Checks and cash items	116.02	1,746.79			
Paid out for expenses, etc., in excess of earnings	119 85	615.31			
Totals	$165,496.27	$189,360.50	Totals	$165,496.27	$189,360.50

FIRST STATE BANK OF UNDERWOOD.

CHARLES D. WRIGHT, President; E. A. JEWETT, Vice President; F. E. SALOMONSEN, Cashier. Directors—Charles D. Wright, F. G. Barrows, M. T. McMahon, E. A. Jewett, all of Fergus Falls; F. E. Salomonsen, of Underwood.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$161,054.88	$152,251.77	Capital stock	$10,000.00	$10,000.00
Bonds and securities	7,300.00	5,270.00	Surplus	4,000.00	9,000.00
Bkg. house, furn. and fix.	7,236.32	6,969.86	Undivided profits, net	5,363.56	2,057.07
Other real estate	350.00	16,992 72	Deposits subject to check.	44,448.11	35,902.49
Due from banks	6,838.22	.....	Demand certificates	4,691 14	1,912.93
Cash on hand	4,461.26	4,573.47	Cashier's checks	.....	33.52
Checks and cash items	62.55	108.78	Time certificates	118,800.42	127,260.59
Totals	$187,303.23	$186,166.60	Totals	$187,303.23	$186,166.60

STATE BANK OF NORCROSS.

ANDREW LUND, President; OLE SOLLOSOTH, Vice President; ALFRED LUND, Cashier. Directors—Andrew Lund, of Glenwood; Ole Sollosoth, Lars Larson, both of Norcross.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$94,864.38	$95,292.16	Capital stock	$10,000.00	$10,000.00
Overdrafts	295.29	136.30	Surplus	5,000.00	7,000.00
Bkg. house, furn. and fix.	3,665.00	3,729.50	Undivided profits, net	4,417.65	4,403.02
Other real estate	.....	4,432.35	Notes rediscounted and bills payable	6,000.00	6,000.00
Due from banks	4,089.65	7,917.08	Deposits subject to check.	15,164.97	20,581.42
Cash on hand	1,425.81	1,370.45	Cashier's checks	675.44	336 74
			Savings deposits	445.17	539.53
			Time certificates	62,636.90	64,017.13
Totals	$104,340.13	$112,877.84	Totals	$104,340.13	$112,877.84

EXCHANGE STATE BANK OF WYKOFF.

FRED WENDORF, President; AUGUST DERENTHAL, Vice President; JOHN WENDORF, Cashier. Directors—Fred Wendorf, August Derenthal, Fred Woltman, Wm. S. Kidd, C. F. Schatz, all of Wykoff.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$118,440.93	$125,252.86	Capital stock	$15,000.00	$15,000.00
Overdrafts	238.13	2 18	Surplus	6,000.00	7,500.00
Bonds and securities	8,560.00	7,985.00	Undivided profits, net	741.28	1,068 37
Bkg. house, furn. and fix.	6,092 56	5,974.95	Deposits subject to check.	26,413.45	23,958 39
Other real estate	1,000.00	.....	Cashier's checks	353.90	1,001.00
Due from banks	10,759.39	8,499.20	Time certificates	100,946.61	102,144.48
Cash on hand	3,861.61	2,496.28			
Checks and cash items	502.62	461 77			
Totals	$149,455.24	$150,672.24	Totals	$149,455.24	$150,672.24

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FIRST STATE BASK OF GLYNDON.

CHAS. R. OLIVER, President; P. J. SHEA, Vice President; CHAS. W. HIGLEY, Vice President; NORMAN H. STADUM, Cashier. Directors—Chas. R. Oliver, of Barnesville; Chas. W. Higley, of Chicago, Ill.; P. J. Shea, Norman H. Stadum, both of Glyndon; Wm. Higley, of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$99,195 22	$103,224.90	Capital stock	$10,000.00	$10,000.00
Overdrafts	710.19	2,040.72	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	3,055 00	2,880.00	Undivided profits, net	118.62	462.58
Due from banks	4,493.74	4,376.04	Notes rediscounted and bills payable	5,000.00	11,000 00
Cash on hand	2,108.75	3,203.60	Dividends unpaid	.....	40.00
Checks and cash items	297.33	1,154.58	Deposits subject to check.	38,257.97	40,517.88
			Cashier's checks	515.65	696.12
			Time certificates	53,967.99	52,163.26
Totals	$109,860.23	$116,879.84	Totals	$109,860.23	$116,879.84

RANDALL STATE BANK.

ISAAC HAZLETT, President; MATTI KARHULA, Vice President; C. E. CHAPMAN, Cashier. Directors—Isaac Hazlett, J. C. Hazlett, both of Minneapolis; F. B. Coon, J. J. Meyer, both of Wadena; H. L. Decker, Matti Karhula, C. E. Chapman, all of Randall.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$65,808.17	$87,795.77	Capital stock	$10,000.00	$10,000.00
Overdrafts	4.03	36.22	Surplus	4,000 00	5,100.00
Bkg. house, furn. and fix.	5,100.00	5,100.00	Undivided profits, net	1,571.52	1,322 61
Due from banks	7,362 04	11,388.21	Deposits subject to check.	37,357.01	42,996.43
Cash on hand	5,192.63	4,193.11	Time certificates	30,538.34	49,167.82
Checks and cash items	.....	73.55			
Totals	$83,466.87	$108,586.86	Totals	$83,466.87	$108,586.86

STATE BANK OF MOOSE LAKE.

CLAYTON J. DODGE, President; E. M. JACOBSON, Vice President; S. A. JACOBSON, Cashier. Directors—Clayton J. Dodge, E. M. Jacobson, S. A. Jacobson, all of Moose Lake.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$112,111.36	$116,095.63	Capital stock	$10,000.00	$10,000.00
Overdrafts	96.90	91.60	Surplus	3,000.00	3,000.00
Bonds and securities	8,790.00	8,670.00	Undivided profits, net	200 90	.....
Bkg. house, furn. and fix.	5,800.00	5,800.00	Deposits subject to check.	51,041.46	55,729.73
Other real estate	.....	2,213.00	Cashier's checks	1,584.06	9,382.93
Due from banks	7,306.50	14,706.93	Savings deposits	9,237.49	9,039.92
Cash on hand	3,709.08	4,986.13	Time certificates	64,539.86	67,073.76
Checks and cash items	1,689.87	.....			
Paid out for expenses, etc., in excess of earnings	.....	1,413.79			
Other resources	100.06	249.26			
Totals	$139,603.77	$154,226.34	Totals	$139,603.77	$154,226.34

FIRST STATE BANK OF TAOPI.

G. W. PITTS, President; N. L. WEBBER, Vice President; G. S. PITTS, Cashier. Directors—G. W. Pitts, of Alton, Iowa; W. F. Jordan, of Bailey, Iowa; N. L. Webber, G. S. Pitts, both of Taopi.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$46,380.18	$48,854.68	Capital stock	$10,000.00	$10,000.00
Overdrafts	253.34	326.10	Surplus	1,200.00	1,500.00
Bkg. house, furn. and fix.	4,500 00	4.600.00	Undivided profits, net	300 00	.....
Due from banks	9,278.69	13,091.70	Deposits subject to check.	21,811.18	22,578.33
Cash on hand	3,084.12	2,428.21	Demand certificates	479.25	194.93
Checks and cash items	.....	9.00	Time certificates	30,117.91	35,062.71
Paid out for expenses, etc., in excess of earnings	412.01	26.28			
Totals	$63,908.34	$69,335.97	Totals	$63,908.34	$69,335.97

STATE BANK OF BECKER.

JOHN M. HAVEN, President; AUSTIN B. MORSE, Vice President; W. E. CRUZEN, Cashier. Directors—John M. Hazen, of Big Lake; Austin B. Morse, of Waverly; W. E. Cruzen, of Becker.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$141,065.47	$123,625.50	Capital stock	$10.000.00	$10,000.00
Overdrafts	85.76	14.23	Surplus	6,000.00	7,000.00
Bonds and securities	1,445.00	1,445.00	Undivided profits, net	457.14	323.12
Bkg. house, furn. and fix.	6,000 00	5,800.00	Notes rediscounted and bills payable	.....	5,000.00
Due from banks	662.26	4,792.05	Deposits subject to check.	36,535.21	30,869 56
Cash on hand	2,524 95	2,896.22	Cashier's checks	3,421.97	1,188.25
Checks and cash items	265.83	3,342.34	Due to banks	.....	6,000.00
Other resources	43.00	60.00	Savings deposits	10,582.95	10,937.66
			Time certificates	85,095.00	70,656 75
Totals	$152,092.27	$141,975.34	Totals	$152,092.27	$141,975.34

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FIRST STATE BANK OF CLEAR LAKE.

C. D. SCHWAB, President; L. M. SCHWAB, Vice President; CHAS. W. CATER, Cashier. Directors—C. D. Schwab, L. M. Schwab, both of St. Cloud; Chas. W. Cater, of Clear Lake.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$188,582.05	$199,528.29	Capital stock	$10,000.00	$10,000.00
Overdrafts	731.86	520 35	Surplus	4,000.00	4,000 00
Bonds and securities	1,000.00	1,000.00	Undivided profits, net	215.30	22.70
Bkg. house, furn. and fix.	5,139.87	6,000.00	Notes rediscounted and bills payable	5,000.00	6,000.00
Due from banks	230.83	1,228.98	Deposits subject to check.	34,463.48	32,458.45
Cash on hand	1,905.04	1,800.61	Cashier's checks	814.26	949.90
Checks and cash items	369.41	333.19	Due to banks	.....	2,779.79
			Time certificates	143,466.02	154,200.58
Totals	$197,959.06	$210,411.42	Totals	$197,959.06	$210,411.42

FIRST STATE BANK OF ROTHSAY.

K. K. PETERSON, President; A. G. ANDERSON, Vice President; ALBERT AMUNDSON, Cashier. Directors—K. K. Peterson, O. H. Ekeren, J. C. Serkland, O. A. Hage, O. H. Lunder, S. C. Bowman, O. E. Juvrud, H. M. Brusven, all of Rothsay;; A. G. Anderson, of Fergus Falls.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$202,792.22	$229.337.98	Capital stock	$15,000.00	$15,000.00
Overdrafts	948.69	1,181.73	Surplus	5,000.00	7,500.00
Bkg. house, furn. and fix.	1,800.00	1,700.00	Undivided profits, net	651.01	.....
Due from banks	27,332.07	10,037.58	Notes rediscounted and bills payable	15,000.00	.....
Cash on hand	2,880.04	3,236.72	Deposits subject to check.	64,496.41	63,515.10
Checks and cash items	893.38	2,644.09	Cashier's checks	5,777.02	4.681.13
Paid out for expenses, etc., in excess of earnings	.....	85.14	Time certificates	130,721 96	157,527.01
Totals	$236,646.40	$248,223.24	Totals	$236,646 40	$248,223.24

CITIZENS STATE BANK OF MATAWAN.

C. H. DRAPER, President: A. F. ROESLER, Vice President; M. J. GRAHAM, Cashier. Directors—C. H. Draper, M. J. Pihl, A. F. Roesler, all of Wells; M. J. Graham, of Matawan; C. O. Klingbeil, of Walters.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$53,672.10	$60,996.53	Capital stock	$10,000.00	$10,000.00
Overdrafts	42.76	46.69	Surplus	1,500.00	2,000 00
Bkg. house, furn. and fix.	4,500.00	4,500.00	Undivided profits, net	93.41	289 81
Due from banks	3.613.29	4,923.05	Deposits subject to check.	18,218.27	18,154.87
Cash on hand	1,920.14	1,198 80	Cashier's checks	2,393.28	1,278.44
Checks and cash items	.....	75.44	Savings deposits	675.45	590.10
Other resources	.....	22 00	Time certificates	30.867.88	39,449 29
Totals	$63,748.29	$71,762.51	Totals	$63,748.29	$71,762.51

SECURITY STATE BANK OF NORTH REDWOOD.

H. A. BALDWIN, President; H. W. SHOEMAKER, Vice President; E. W. CURRIER, Cashier. Directors—H. A Baldwin, Chas. Kuenzli, G. Kuenzli, all of Redwood Falls; H. W. Shoemaker, E. W. Currier, F. M. Shoemaker, all of North Redwood.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$88,473.10	$102,134.68	Capital stock	$10 000.00	$10,000.00
Overdrafts	.39	14 69	Surplus	3,000.00	3,000 00
Bonds and securities	13,000.00	.....	Undivided profits, net	297.38	2,430.29
Bkg. house, furn. and fix.	1,700.00	1,500 00	Deposits subject to check.	26.889.79	30,346 88
Other real estate	.....	1,575 00	Demand certificates	817.27	.....
Due from banks	8.663.73	11.814.46	Cashier's checks	.....	327.25
Cash on hand	3,447.13	4,313 28	Time certificates	74,384.91	75,475.69
Checks and cash items	105.00	228.00			
Totals	$115,389.35	$121,580.11	Totals	$115,389.35	$121,580.11

IHLEN STATE BANK.

R. G. LARSON, President; W. A. EIKMEIER, Vice President; JOS. EVENSON, Cashier. Directors—R. G Larson, L. K. Viland, O. T. Johnson, Jos. Evenson, all of Ihlen; W. A. Eikmeier, of Pipestone. Pipestone.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$54,225.84	$58,792 77	Capital stock	$10 000.00	$10,000.00
Overdrafts	20.98	506.22	Surplus	2,000.00	2,500 00
Bkg house, furn. and fix.	3,334.00	3,340.25	Undivided profits, net	.....	31 96
Due from banks	7,406.08	7,844 54	Notes rediscounted and bills payable	5,000.00	8 000.00
Cash on hand	1,288 03	2,156.49	Deposits subject to check.	15,510 56	18,152.52
Checks and cash items	261.37	40.87	Cashier's checks	103 62	.....
Paid out for expenses, etc., in excess of earnings	117.84	.....	Time certificates	34,039.96	33.996.66
Totals	$66,654.14	$72,681.14	Totals	$66,654.14	$72,681.14

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SECURITY STATE BANK OF WATERVILLE.

C. W. GLOTFELTER, President; H. G. SCHULZ, Vice President; W. L. WARBURTON, Cashier. Directors—C. W. Glotfelter, C. H. Birch, H. G. Schulz, J. S. Lawless, W. L. Warburton, E. S. Giles, Geo. J. Dressel, all of Waterville.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$130,570.19	$132,326 00	Capital stock	$20,000.00	$20,000.00
Overdrafts	859.37	645.55	Surplus	5,000.00	5,000.00
Bonds and securities	8,000.00	8,000.00	Undivided profits, net	1,243.49	1,777.38
Bkg. house, furn. and fix.	7,500 00	7,500.00	Deposits subject to check.	37,074 68	31,517.76
Other real estate	2,882.30	2,882.30	Cashier's checks	1,094.75	1,850.24
Due from banks	8,118.24	3,963.45	Savings deposits	1,643.31	5,332.33
Cash on hand	5,095.47	5,004.96	Time certificates	98,408.57	95,891.13
Checks and cash items	1,439 23	1,046.58			
Totals	$164,464.80	$161,368.84	Totals	$164,464.80	$161,368.84

TWIN CITY STATE BANK, ST. PAUL.

L. C. SIMONS, President; A. J. REEVES, Vice President; W. H. GRUENHAGEN, Vice President; H. J. DANE, Cashier. Directors—John B. Anderson, G. N. Burg, F. M. Collester, A. T. Garrett, W. H. Gruenhagen, A. A. Fry, A. J. Reeves, L. C. Simons, H. J. Dane, all of St. Paul.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$207,261.65	$224,142 88	Capital stock	$50,000.00	$50,000.00
Overdrafts	2,101.32	621.90	Surplus	4,000.00	5,200.00
Bonds and securities	2,000.00	20,000.00	Undivided profits, net	617.98	.....
Bkg. house, furn. and fix.	16,610.96	16,579.77	Notes rediscounted and bills payable	10,000.00	.....
Other real estate	3,740.28	5,082.45	Deposits subject to check.	114,817.42	166,230.50
Due from banks	16,489.75	41,162.30	Demand certificates	805.00	450.00
Cash on hand	5,375.95	7,288.29	Certified checks	513.75	4.85
Checks and cash items	.....	33.79	Cashier's checks	1,534.25	4,443.48
Paid out for expenses, etc., in excess of earnings	.....	499.12	Due to banks	5,932 94	.....
			Savings deposits	60,557.37	76,151.27
			Time certificates	4,801.20	12,930.40
Totals	$253,579.91	$315,410.50	Totals	$253,579.91	$315,410.50

STATE BANK OF HARRIS.

A. O. STARK, President; A. P. STOLBERG, Vice President; G. J. STOLBERG, Cashier. Directors—Victor Johnson, F. W. Hals,, A. O. Stark, G. J. Stolberg, all of Harris; A. P. Stolberg, of Center City.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$173,659.36	$191,261.34	Capital stock	$10,000.00	$10,000.00
Overdrafts	871 02	3.71	Surplus	5,000.00	7,500.00
Bonds and securities	2,856.00	2,140.00	Undivided profits, net	1,745.17	1,051 39
Bkg. house, furn. and fix.	4,100.00	4,000.00	Deposits subject to check.	52,412.26	50,191.80
Due from banks	24,300 47	43,432.02	Cashier's checks	556.95	965.60
Cash on hand	5,504.30	5,088.07	Savings deposits	773.30	3,280.34
			Time certificates	140,793.46	172,936.01
			Other liabilities	10.01	.....
Totals	$211,291.15	$245,925.14	Totals	$211,291.15	$245,925.14

FARMERS AND MERCHANTS STATE BANK OF LAKE CRYSTAL.

W. P. MARSTON, President; D. T OWENS, Vice President; L. P. JONES, Cashier. Directors—W. P. Marston, D. T. Owens, J. C. James, L. P. Jones, W. E. Thomas, all of Lake Crystal; F. H. Wellcome, W. A. Dredge, both of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$120,988 69	$123,156.61	Capital stock	$20,000.00	$20,000.00
Overdrafts	111.87	100.13	Surplus	5,000.00	5,000 00
Bonds and securities	13,901.24	12,717.43	Undivided profits, net	2,719.52	3,000.26
Bkg. house, furn. and fix.	8,049.30	7,620.00	Deposits subject to check.	26,543.77	30,424.17
Other real estate	2,000.00	.....	Cashier's checks	3,198.48	1,742.26
Due from banks	6,452.62	7,773.96	Time certificates	97,560.59	95,301.59
Cash on hand	3,318.32	3,958.70			
Checks and cash items	200 32	141.45			
Totals	$155,022.36	$155,468.28	Totals	$155,022.36	$155,468.28

SECURITY STATE BANK OF BORUP.

L. D. FOSKETT, President; J. A. NORTHROP, Vice President; G. KITTILSON, Cashier. Directors—L. D. Foskett, J. A. Northrop, both of Crookston; G. Kittilson, of Borup.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$104,990.52	$91,015 62	Capital stock	$10,000.00	$10,000.00
Overdrafts	489.39	590.03	Surplus	2,000.00	2,000.00
Bkg house, furn. and fix.	4,000.00	4,000.00	Undivided profits, net	3,097.14	2,026.09
Due from banks	3,167.17	5,029.34	Deposits subject to check.	36,013.41	30,342.01
Cash on hand	3,091.27	1,992.66	Cashier's checks	2,686.77	1,173 69
Checks and cash items	175.46	.....	Time certificates	62,116.49	57,085.86
Totals	$115,913.81	$102,627.65	Totals	$115,913.81	$102,627.65

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PETERSON STATE BANK.

C. M. ANDERSON, President; N. J. AMBLE, Vice President; O. S. RETRUM, Cashier. Directors—C. M. Anderson, of Preston; N. J. Amble, O. S. Retrum, both of Peterson.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$92,836.61	$92,133.90	Capital stock	$10,000.00	$10,000.00
Overdrafts	652.66	1,181 67	Surplus	4,000.00	5,000.00
Bkg. house, furn. and fix.	4,332.06	4,384.94	Dividends unpaid	24 00	8.00
Due from banks	10,515.69	22,639.39	Deposits subject to check.	31,143.54	36,931.89
Cash on hand	4,633.39	4,072.98	Cashier's checks	474.93	329.74
Paid out for expenses, etc., in excess of earnings	87.65	138.36	Time certificates	67,415.59	72,281.61
Totals	$113,058.06	$124,551.24	Totals	$113,058.06	$124,551.24

WAUBUN STATE BANK.

L. C. SIMONS, President; CHAS. N. BOURDON, Vice President; H. A. KROSTUE, Cashier. Directors—Chas. N. Bourdon, of Minneapolis; L. C. Simons, of St. Paul; H. A. Krostue, of Waubun.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$79,712.02	$86,017.66	Capital stock	$10,000.00	$10,000.00
Overdrafts	545.01	960.45	Surplus	2,000.00	2,000 00
Bkg. house, furn. and fix.	4,250.00	4,250 00	Notes rediscounted and bills payable	10,500.00	13,000.00
Other real estate	7,193.84	7,645.69	Deposits subject to check.	41,331.35	52,192.12
Due from banks	5,895.70	6,466.16	Cashier's checks	930.56	2,450.01
Cash on hand	798.58	1,280 76	Time certificates	36,285.68	27,650.36
Checks and cash items	2,540.17	433.00			
Paid out for expenses, etc., in excess of earnings	112.27	238.77			
Totals	$101,047.59	$107,292.49	Totals	$101,047.59	$107,292.49

FARMERS STATE BANK OF GARVIN.

N. S. PETERSON, President; JOHN HOLDEN, JR., Vice President; F. D. PINCKNEY, Cashier. Directors—N. S. Peterson, of Tracy; John Holden, Jr., T. P. Lien, Ed Olson, G. Peterson, F. D. Pinckney, Nels Nelson, all of Garvin.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$117,628.33	$124,121.08	Capital stock	$10,000.00	$10,000.00
Overdrafts	229.13	343.16	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	3,200 00	3,200.00	Notes rediscounted and bills payable	6,000 00	26,539.24
Other real estate	4,427.80	4,602.54	Deposits subject to check.	38,804.80	31,820.27
Due from banks	5,708.88	5,482.87	Cashier's checks	585.00	368.91
Cash on hand	1,869.54	1,044.88	Due to banks	.....	354.63
Checks and cash items	29.56	6.00	Time certificates	74,235.15	66,966.80
Paid out for expenses, etc., in excess of earnings	1,531.71	2,249.32			
Totals	$134,624.95	$141,049.85	Totals	$134,624.95	$141,049.85

COMMERCIAL STATE BANK OF TWO HARBORS.

R. M. SELLWOOD, President; JOHN DWAN, Vice President; E. F. ROPER, Assistant Cashier. Directors—R. M. Sellwood, Dr. J. D. Budd, both of Duluth; John Dwan, Geo. W. Munford, both of Two Harbors.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$239,742.38	$251,982.89	Capital stock	$25,000.00	$25,000.00
Overdrafts	7.25	95.52	Surplus	10,000 00	10,000.00
Bonds and securities	25,500 00	23,500.00	Undivided profits, net	10,708.17	5,133.85
Bkg. house, furn. and fix.	4,000.00	12,000.00	Dividends unpaid	.....	1,250.00
Other real estate	2,000.00	2,500.00	Deposits subject to check.	127,162.65	159,755.73
Due from banks	29,065.35	61,955.73	Demand certificates	3,460.69	4.977 87
Cash on hand	30,059 30	24,125.81	Cashier's checks	3,898.14	4,927.29
Checks and cash items	384.78	390.67	Savings deposits	29,771.38	43,950 88
			Time certificates	120,270.63	121,555.00
			Other liabilities	487.40	.....
Totals	$330,759.06	$376,550.62	Totals	$330,759.06	$376,550.62

PEMBERTON STATE BANK.

J. LAMPERT, President; ELIAS NELSON, Vice President; H. E. CRAGUN, Cashier. Directors—W. F. Leidloff, J. Lampert, both of Minneapolis; Elias Nelson, Wm. Anderson, both of Pemberton; H. C. Hotaling, of Mapleton.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$61,590.68	$65,569 91	Capital stock	$10,000.00	$10,000.00
Overdrafts	.....	125.44	Surplus	2,000.00	2,500.00
Bonds and securities	585.60	400.00	Undivided profits, net	230.51	930.31
Bkg house, furn. and fix.	5,000.00	5,000.00	Notes rediscounted and bills payable	.....	5,000.00
Due from banks	3,979.85	1,209.10	Deposits subject to check.	14,243.45	11,061 51
Cash on hand	3,115.84	1,144.45	Cashier's checks	254.05	.....
Checks and cash items	92.90	2,285 85	Due to banks	.....	33.76
			Time certificates	47,636.86	46,209.17
Totals	$74,364.87	$75,734.75	Totals	$74,364.87	$75,734.75

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PEOPLES STATE BANK OF SWANVILLE.

JOHN J. REICHERT, President; J. J. McRAE, Vice President; OTTO H. HITZEMAN, Cashier. Directors—John J. Reichert, J. C. Long, both of Long Prairie; J. J. McRae, A. F. Koenig, Fred C. Muske, O. H. Hitzeman, all of Swanville; J. S. Borgstrom, of Burtrum.

Resources:	June 23, '15	Liabilities:	June 23, '15
Loans and discounts	$99,296.73	Capital stock	$10,000.00
Overdrafts	52.80	Surplus	2,500.00
Bonds and securities	500.00	Undivided profits, net	605.58
Banking house, furniture and fixtures	1,225.23	Deposits subject to check	29,703.01
Due from banks	5,238.81	Cashier's checks	762.78
Cash on hand	2,070.27	Time certificates	65,507.77
Checks and cash items	695.30		
Total	$109,079.14	Total	$109,079.14

FIRST STATE BANK OF FLOODWOOD.

D. A. McLARTY, President; M. W. JOHNSON, Vice President; M. W. HINGELEY, Cashier. Directors—D. A. McLarty, of Granite Falls; C. S. Orwell, of Clarkfield; M. W. Johnson, M. W. Hingeley, J. W. New, all of Floodwood.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$74,354.97	$81,533.55	Capital stock	$15,000.00	$15,000.00
Overdrafts	427.26	1,016.75	Surplus	3,000 00	3,000 00
Bonds and securities	2,380.69	2,470.14	Undivided profits, net	221.25	116.09
Bkg. house, furn. and fix.	7,900.00	7,900 00	Notes rediscounted and bills payable	.....	5,000.00
Other real estate	1,550.00	1,550.00	Dividends unpaid	.....	125.00
Due from banks	4,542.62	2,499.72	Deposits subject to check.	31,632.86	26,644.83
Cash on hand	3,757.57	1,156.88	Cashier's checks	2,139.02	2,384.19
Checks and cash items	722.91	138.19	Due to banks	1,994.41	2,896.30
Other resources	348.23	172.35	Savings deposits	7,026 11	10,485 01
			Time certificates	34,970.60	32,786.16
Totals	$95,984.25	$98,437.58	Totals	$95,984.25	$98,437.58

Converted into First National Bank of Swanville, January 10, 1916.

STATE BANK OF CORRELL.

J. J. DE WALL, President; T. J. McELLIGOTT, Vice President; H. H. DE WALL, Cashier. Directors—J. J. De Wall, H. H. De Wall, Edw. Robertson, L. J. Wolfmeyer, all of Correll; T. J. McElligott, W. A. Keyes, E. J. Fletcher, all of Appleton.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$77,005.79	$86,925.36	Capital stock	$10,000.00	$10,000.00
Overdrafts	600.56	324.81	Surplus	3,500.00	4,500.00
Bonds and securities	130.17	522.03	Undivided profits, net	203.96	.....
Bkg. house, furn. and fix.	3,600.00	3,600.00	Notes rediscounted and bills payable	5,000.00	12,000.00
Due from banks	7,221.78	5,622 26	Deposits subject to check.	23,274 72	22,757.97
Cash on hand	1,560 76	1,298.03	Cashier's checks	1,008.50	1,479 51
Checks and cash items	1,456.27	4,130.32	Time certificates	48,588.15	51,817.42
Paid out for expenses, etc., in excess of earnings	.....	132.09			
Totals	$91,575.33	$102,554.90	Totals	$91,575.33	$102,554.90

CITIZENS STATE BANK OF BARRETT.

H. THORSON, President; TOLLEF NELSON, Vice President; A. L. LERAAS, Cashier. Directors—H. Thorson, of Drake, N. D.; Tollef Nelson, A. L. Leraas, both of Barrett; H. Sampson, of Elbow Lake; Ben Baer, Otto Bremer, both of St. Paul.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$184,921.54	$200,857.54	Capital stock	$10,000.00	$10,000.00
Overdrafts	1,840.15	787.84	Surplus	5,000.00	5,000.00
Bonds and securities	2,150.00	1,900.00	Deposits subject to check.	31,135.94	37,273.20
Bkg. house, furn. and fix.	3,516.74	215.00	Cashier's checks	1,848 05	3,135 13
Other real estate	.....	3,638.57	Time certificates	162,444.30	166,780.86
Due from banks	13,843.94	9,274.10			
Cash on hand	2,951.74	4,339.23			
Checks and cash items	101.13	391.80			
Paid out for expenses, etc., in excess of earnings	1,103.05	785.11			
Totals	$210,428.29	$222,189.19	Totals	$210,428.29	$222,189.19

STATE BANK OF DELANO.

H. C. BULL, President; L. P. PROBST, Vice President; T. F. McCLURE, Vice President; WM. ZIEBARTH, Vice President; C. T. McDONALD, Cashier. Directors—L. P. Probst, C. J. Buckley, O. J. Lundsten, Wm. Ziebarth, C. W. Eppel, H L. Eagle, C. T. McDonald, all of Delano; W. D. McDonald, of Annandale; H. C. Bull, Frank Swanson, C. R. Peterson, al of Cokato; T. F. McClure, E. W. Campbell, both of Litchfield.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$314,136.28	$285,040.90	Capital stock	$30,000.00	$30,000 00
Overdrafts	299.63	829.88	Surplus	6,000.00	6,000.00
Bonds and securities	5,000.00	5,000.00	Undivided profits, net	1,660.50	1,610.35
Bkg. house, furn. and fix.	8,340.00	8,200.00	Deposits subject to check.	51,718.89	40,863.27
Other real estate	3,400 00	3,200 00	Cashier's checks	4,801.00	4,770.57
Due from banks	25,769.63	23,241.94	Due to banks	3,991.00	6,491.00
Cash on hand	4,499.66	4,206.95	Savings deposits	.....	325.00
Checks and cash items	224.06	560.19	Time certificates	263,497.87	240,225.67
Totals	$361,669.26	$330,285.86	Totals	$361,669.26	$330,285.86

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BRAINERD STATE BANK.

CARL ZAPFFE, President; O. H. SCOTT, Vice President;; H. E. KUNDERT, Cashier. Directors—Carl Zapffe, H. E. Kundert, T. R. Dwyer, all of Brainerd; O. H. Scott, of Wadena; T. F. Cole, of Deerwood.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$177,083.72	$201,323.07	Capital stock	$25,000.00	$25,000.00
Overdrafts	2,767.49	1,031.93	Surplus	.....	2,000 00
Bonds and securities	12,200.00	7,200 00	Undivided profits, net	.....	7.42
Bkg. house, furn. and fix.	7,253.00	7,050.00	Notes rediscounted and bills payable	25,000.00	.....
Other real estate	7,970.00	13,850.00	Deposits subject to check.	61,722.36	72,725.82
Due from banks	9,395.06	14,102.75	Cashier's checks	1,042.22	5,576.50
Cash on hand	6,381.88	3,200.71	Due to banks	705.69	99.73
Checks and cash items	3,141.91	766.43	Savings deposits	38,203.12	45,504.28
Paid out for expenses, etc., in excess of earnings	153.22	.....	Time certificates	74,672.89	97,611.14
Totals	$226,346.28	$248,524.89	Totas	$226,346.28	$248,524.89

STATE BANK OF FLORENCE.

M. O. GORSETH, President; ED. ANDERSON, Vice President; A. E. GREEN, Cashier. Directors—M. O. Gorseth, A. E. Green, A. B. Larson, A. E. Anderson, all of Florence; Ed. Anderson, of Tyler.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$82,134.87	$91,106.26	Capital stock	$10,000.00	$10,000.00
Overdrafts	480.45	333.54	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	3,437.89	3,397.00	Notes rediscounted and bills payable	5,000.00	2,500 00
Due from banks	8,132 42	13,125.47	Deposits subject to check.	19,925.41	22,852 57
Cash on hand	3,329.04	1,753.14	Cashier's checks	.....	100.00
Checks and cash items	.....	14.80	Time certificates	61,032.48	72,337.53
Paid out for expenses, etc., in excess of earnings	443.22	59.89			
Totals	$97,957.89	$109,790.10	Totals	$97,957.89	$109,790.10

FIRST STATE BANK OF MANTORVILLE.

JACOB LEUTHOLD, JR., President; J. L. CURTIS, Vice President; C. C. CRAWFORD, Cashier. Directors—Jacob Leuthold, Jr., W. S. Willyard, F. Renning, H. Sorensen, all of Kasson; G. F. Westcott, of Hayfield; J. L. Curtis, C. C. Crawford, J. M. F. Cooper, Teunis Slingerland, all of Mantorville.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$212,273.01	$233,686.12	Capital stock	$15,000.00	$15,000.00
Overdrafts	250.33	757.29	Surplus	10,000.00	15,000.00
Bonds and securities	1,000 00	1,000.00	Undivided profits, net	5,451.36	2,496 60
Bkg. house, furn. and fix.	7,485.24	8,435.24	Dividends unpaid	24.00	12.00
Due from banks	27,831.70	11,815.72	Deposits subject to check.	67,038.96	63,070 67
Cash on hand	6,621.74	7,352.21	Cashier's checks	2,001.24	1,956.34
Checks and cash items	1,563.35	17.50	Due to banks	2.96	.....
			Savings deposits	884.08	1,010.06
			Time certificates	156,622.77	164,518.41
Totals	$257,025.37	$263,064.08	Totals	$257,025.37	$263,064.08

FARMERS STATE BANK OF HAYFIELD.

JACOB LEUTHOLD, President; J. L. CURTIS, Vice President; G. F. WESTCOTT, Cashier. Directors—Jacob Leuthold, W. S. Willyard, Hans Sorenson, Frank Renning, all of Kasson; J. L. Curtis, T. Slingerland, C. C. Crawford, all of Mantorville; G. F. Westcott, of Hayfield; Samuel Lord, of St. Paul.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$259,182.67	$262,785.88	Capital stock	$15,000.00	$15,000.00
Overdrafts	632.91	3,757.77	Surplus	10,000.00	15,000.00
Bonds and securities	1,000 00	1,000.00	Undivided profits, net	4,912 44	667.98
Bkg. house, furn. and fix.	7,000.00	8,305.39	Deposits subject to check.	86,951.05	68,278.82
Due from banks	29,568.23	14,777.39	Cashier's checks	5,757.10	2,155.71
Cash on hand	7,285.09	4,378.30	Due to banks	.....	8.45
Checks and cash items	2,358.80	155.89	Savings deposits	1,232 71	7,186.90
			Time certificates	181,674.40	185,362.76
			Other liabilities	1,500.00	1,500.00
Totals	$307,027.70	$295,160.62	Totals	$307,027.70	$295,160.62

KINBRAE STATE BANK.

H. L. BOND, President; H. H. GEHL, Vice President; C. C. BREEBURN, Cashier. Directors—H. L. Bond, of Lakefield; H. H. Gehl, J. J. Fury, Jas. A. Gardner, F. G. Freeburn, J. B. Haberman, C. C. Freeburn, all of Kinbrae.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$54,569 22	$57,896.78	Capital stock	$10,000.00	$10,000.00
Overdrafts	169.63	262.97	Surplus	2,000.00	2,500.00
Bkg. house, furn. and fix.	3,050.00	3,000.00	Undivided profits, net	.....	6.04
Due from banks	12,371.99	16,374.67	Deposits subject to check.	34,335.81	29,406.21
Cash on hand	2,504 17	2,080.90	Cashier's checks	102.40	18 00
Checks and cash items	596.40	332.48	Time certificates	26,964.95	38,017.55
Paid out for expenses, etc., in excess of earnings	141.75	.....			
Totals	$73,403.16	$79,947.80	Totals	$73,403.16	$79,947.80

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CITIZENS STATE BANK OF FULDA.

F. D. LINDQUIST, President; JAS. McCREA, Vice President; J. J. SCHUELLER, Cashier. Directors—F. D. Lindquist Jas. McCrea, J. J. Schueller, C. H. Helweg, L. O. Bathen, H. J. Westrip, A. C. Groskreutz, Emil King, John Plut, all of Fulda.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$280,114.81	$307,044.22	Capital stock	$25,000.00	$25,000.00
Overdrafts	889 90	1,391.76	Surplus	10,000.00	20,000.00
Bkg. house, furn. and fix.	10,000.00	10,000.00	Undivided profits, net	2,751.79	.....
Due from banks	15,254.90	13,991.97	Dividends unpaid	12 00	.....
Cash on hand	7,585.51	8,196.16	Deposits subject to check.	75,058.19	78,114.78
Checks and cash items	29.56	2,865.89	Cashier's checks	3,160.80	283.81
Paid out for expenses, etc., in excess of earnings	.....	465.78	Time certificates	197,891.90	220,557.19
Totals	$313,874.68	$343,955.78	Totals	$313,874.68	$343,955.78

MINNEAPOLIS STATE BANK.

J. P. BRUER, President; L. M. CHAMBERLAIN, Vice President; C. E. HILL, Cashier. Directors—E. P. Allen, J. P. Bruer, J. S. Calder, H. H. Chamberlain, L. M. Chamberlain, J. D. Ekstrum, John Engquist, John Fagerstrom, C. E. Hill, T. N. Kenyon, Frank E. Mix, C. A. Paulson, B. W. Smith, Wm. R. Sweatt, all of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$538,125.00	$559,435.03	Capital stock	$50,000.00	$50,000.00
Overdrafts	357.21	165.32	Surplus	20,000.00	20,000.00
Bonds and securities	17,100.00	105,700 00	Undivided profits, net	4,616.86	12,940 79
Bkg. house, furn. and fix.	5,000.00	6,971.97	Deposits subject to check.	291,878.62	361,000.61
Due from banks	86,062.14	98,022.22	Certified checks	480.60	620.96
Cash on hand	12,504.13	11,196.27	Cashier's checks	5,243.31	4,065.85
Checks and cash items	11,866.28	30,526.67	Due to banks	83,414.99	18,630.36
			Savings deposits	175,995.31	269,372 83
			Time certificates	39,385.07	75,386.08
Totals	$671,014.76	$812,017.48	Totals	$671,014.76	$812,017.48

FARMERS AND MERCHANTS STATE BANK OF HINCKLEY.

ISAAC HAZLETT, President; JAS. C. HAZLETT, Vice President; GEO. W. EMPEY, Cashier. Directors—Isaac Hazlett, Jas C. Hazlett, both of Minneapolis; J. J. Meyer, of Wadena; J. J. Folsom, Geo. W. Empey, both of Hinckley.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$119,003.67	$113,370.52	Capital stock	$10,000.00	$10,000.00
Overdrafts	585 22	624.68	Surplus	10,000.00	10,000.00
Bkg. house, furn. and fix.	6,345.00	6,935.00	Undivided profits, net	1,581.25	503.79
Other real estate	3,178.74	3,628.89	Notes rediscounted and bills payable	23,618.58	18,581.90
Due from banks	1,139 08	4,830.48	Deposits subject to check.	39,578.76	40,754.80
Cash on hand	4,320.57	2,966.15	Certified checks	280 00	.....
Checks and cash items	315.65	1,895.57	Cashier's checks	2,766.47	125.26
			Savings deposits	627.77	1,863.35
			Time certificates	46,435.10	52,422.19
Totals	$134,887.93	$134,251.29	Totals	$134,887.93	$134,251.29

FARMERS STATE BANK OF FOSSTON.

J. A. NORTHROP, President; JOHN MITTUN, Vice President; H. K. LEE, Vice President; S. E. BYSOM, Cashier. Directors—J. A. Northrop, of Crookston; John Mittun, H. K. Lee, John Hillestad, I. O. Brandt, all of Fosston.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$103,334.40	$103,797.58	Capital stock	$10,000.00	$10,000.00
Bonds and securities	2,130.11	.....	Surplus	1,500.00	2,000.00
Bkg. house, furn. and fix.	5,000 00	5,100.00	Deposits subject to check.	28,644.10	39,686.01
Other real estate	5,837.84	5,837.84	Demand certificates	.....	608.00
Due from banks	7,414.75	33,598.06	Cashier's checks	1,379.75	1,366.70
Cash on hand	4,371.05	4,714 14	Savings deposits	271.37	227.21
Checks and cash items	221.51	231.00	Time certificates	88,553.55	99,685.36
Paid out for expenses, etc., in excess of earnings	546.05	294.66			
Other resources	1,493.06	.....			
Totals	$130,348.77	$153,573.28	Totals	$130,348.77	$153,573.28

BROOK PARK STATE BANK.

ISAAC HAZLETT, President; GEO. W. EMPEY, Vice President; A. E. EDDY Cashier. Directors—Isaac Hazlett, Jas. C. Hazlett, both of Minneapolis; J. J. Meyer, of Wadena; George W. Empey, of Hinckley.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$55,766.94	$56,042.59	Capital stock	$10,000.00	$10,000.00
Overdrafts	204.67	25.76	Surplus	2,500.00	2,500.00
Bkg. house, furn and fix.	4,516.50	4,620.00	Undivided profits, net	829.77	509.65
Other real estate	1,321.26	.....	Notes rediscounted and bills payable	11,590.22	6,055.66
Due from banks	3,492.83	8,664.43	Deposits subject to check.	19,728.07	27,858.37
Cash on hand	1,389.02	1,167.04	Cashier's checks	1,315.30	272 67
Checks and cash items	34.64	455.72	Due to banks	1,070.70	291.76
			Time certificates	19,691.80	23,487.43
Totals	$66,725.86	$70,975.54	Totals	$66,725.86	$70,975.54

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PONSFORD STATE BANK.

W. R. B. SMYTH, President; J. W. NUNN, Vice President; U. S. G. HENRY, Cashier. Directors—W. R. B. Smith, C. W. Cutler, A. M. May, U. S. G. Henry, all of Park Rapids; J. W. Nunn, M. E. Stephens, both of Ponsford.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$17,684.98	$23,506.18	Capital stock	$10,000.00	$10,000.00
Overdrafts	.....	11.57	Surplus	1,089.85	1,262.85
Bkg. house, furn. and fix.	1,961.88	2,194.12	Undivided profits, net	937.40	1,110.51
Due from banks	2,154.63	3,219 72	Notes rediscounted and bills payable	1,000.00	.....
Cash on hand	1,388.41	1,792.08	Deposits subject to check.	7,767.30	11,331.56
Checks and cash items	232.15	99.75	Cashier's checks	121 95	10.28
			Time certificates	2,505.55	7,108.22
Totals	$23,422.05	$30,823.42	Totals	$23,422.05	$30,823.42

CITIZENS STATE BANK OF CALLAWAY.

H. S. ERICKSON, President; W. J. NORBY, Vice President; FRANK MURPHY, Cashier. Directors—H. S. Erickson, L. J. Norby, I. K. Grimsgaard, all of Detroit; Frank Murphy, of Callaway; L. J. Norby, of Lake Park.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$77,312.24	$109,160.18	Capital stock	$10,000.00	$10,000.00
Overdrafts	415.22	717.09	Surplus	1,000.00	1,600.00
Bkg. house, furn. and fix.	3,200.00	4,900 00	Undivided profits, net	861.02	1,035.15
Other real estate	2,455.27	3,125.51	Notes rediscounted and bills payable	11,000.00	10,000.00
Due from banks	1,360.56	8,984.91	Deposits subject to check.	12,394.80	27,141.55
Cash on hand	1,578.17	1,722.75	Demand certificates	1,439.07	714.36
Checks and cash items	46.30	14.40	Time certificates	49,672.87	78,133.78
Totals	$86,367.76	$128,624.84	Totals	$86,367.76	$128,624.84

WAYZATA STATE BANK.

R. H. FAIRFIELD, President; P. W. TIBBETTS, Vice President; ALVIN C. FRICK, Cashier. Directors—E. J. Fairfield, of Minneapolis; W. L. Dickey, P. W. Tibbetts, R. H. Fairfield, all of Wayzata; E. G. Braden, of Crystal Bay.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$56,733.61	$72,564.50	Capital stock	$10,000.00	$10,000.00
Overdrafts	203.34	233.22	Surplus	100.00	200.00
Bkg. house, furn. and fix.	4,719.24	4,719.24	Undivided profits, net	65 23	.....
Due from banks	4,060.52	6,286.99	Deposits subject to check.	23,387.97	42,744.92
Cash on hand	2,019.38	4,387.75	Demand certificates	34.53	51.69
Checks and cash items	764.79	349.47	Certified checks	2.40	.....
Paid out for expenses, etc., in excess of earnings	.....	154.47	Due to banks	876.00	.....
Other resources	662.92	751.46	Savings deposits	23,038.92	26,607.24
			Time certificates	11,658.75	9,843 25
Totals	$69,163.80	$89,447.10	Totals	$69,163.80	$89,447.10

FIRST STATE BANK OF PEQUOT.

ISAAC HAZLETT, President; J. J. MEYER, Vice President; W. H. CLOUD, Vice President; A. E. JOHNSON, Cashier. Directors—Isaac Hazlett, of Minneapolis; J. J. Meyer, F. B. Coon, both of Wadena; W. H. Cloud, of Pequot.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$63,957.15	$59,921.20	Capital stock	$10,000.00	$10,000.00
Overdrafts	583.13	.....	Surplus	4,700.00	5,000.00
Bkg house, furn. and fix.	5,000.00	5,000.00	Undivided profits, net	791.43	36.15
Other real estate	4,739.00	4.950.00	Notes rediscounted and bills payable	10,000 00	.....
Due from banks	640.20	332.82	Deposits subject to check.	22.100.63	22,129.90
Cash on hand	5,236 59	6,428.30	Cashier's checks	3,691.86	3,742 25
Checks and cash items	88.21	.....	Due to banks	.....	3,486.13
			Savings deposits	50.27	346.89
			Time certificates	21,198.69	31,891.00
			Other liabilities	7,711.40	.....
Totals	$80,244.28	$76,632.32	Totals	$80,244.28	$76,632.32

INTERNATIONAL STATE BANK, INTERNATIONAL FALLS.

GEO. A. SNYDER, President; OTTO BREMER, Vice President; N. L. OLSON, Cashier. Directors—Geo. A. Snyder, N L. Olson, M. Burton, Frank H. Keyes, F. H. Clark, L. H. Nord, W. V. Kane, all of International Falls; Otto Bremer, Ben Baer, both of St. Paul.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$136,854.71	$109,865 44	Capital stock	$30.000.00	$30.000.00
Overdrafts	59.37	39.63	Surplus	4,700.00	6,000.00
Bonds and securities	45,247.51	80,286.93	Undivided profits, net	4,931.79	9,978.69
Bkg. house, furn. and fix.	10,050.00	10,050.00	Deposits subject to check.	156,478.01	278,192.05
Other real estate	10,000.00	13,060.00	Cashier's checks	4,164.83	2,497.28
Due from banks	51,613 01	195,642.56	Savings deposits	53,653.97	68,117.06
Cash on hand	16,608.01	6,795.26	Time certificates	16,769.07	21,230.60
Checks and cash items	265.06	275.86			
Totals	$270,697.67	$416,015.68	Totals	$270,697.67	$416,015.68

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EITZEN STATE BANK.

W. F. DETERS, President; H. H. FRUECHTE, Vice President; F. H. FRUECHTE, Cashier. Directors—W. F. Deters, of Caledonia; H. H. Fruechte, F. H. Fruechte, Geo. Deters, F. H. Deters, all of Eitzen.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$133,939.52	$146,505.97	Capital stock	$25,000.00	$25,000.00
Overdrafts	259.58	65.84	Surplus	2,500.00	3,000.00
Bonds and securities	1,000 00	.....	Undivided profits, net	1,913.46	2,098 89
Bkg. house, furn. and fix.	3,200.00	3,100.00	Deposits subject to check.	22,000.17	18,875.98
Due from banks	14,109.82	8,656.32	Demand certificates	930 00	493.17
Cash on hand	4,465.81	3,194.72	Time certificates	104,825.54	112,244.52
Checks and cash items	194.44	189.71			
Totals	$157,169.17	$161,712.56	Totals	$157,169.17	$161,712.56

FARMERS STATE BANK OF ELMORE.

A. M. SCHANKE, President; W. O. DUSTIN, Vice President; G. F. KOEPKE, Cashier. Directors—A. M. Schanke, of Mason City, Iowa; W. O. Dustin, G. C. Pirsig, Henry Stenberg, G. F. Koepke, all of Elmore.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$85,499.03	$97,037.29	Capital stock	$20,000.00	$20,000.00
Overdrafts	848.88	187.16	Surplus	3,000.00	4,000.00
Bonds and securities	5,238.20	261.40	Undivided profits, net	169.81	1,207.08
Bkg. house, furn. and fix.	7,000.00	6,900.00	Deposits subject to check.	34,542.22	36,563 55
Due from banks	15,906.45	30,636 88	Demand certificates	1,318.39	3,230.57
Cash on hand	3,166.98	4,304.57	Savings deposits	.....	232.35
Checks and cash items	183.60	47.10	Time certificates	58,827.20	74,184.02
Other resources	66.00	43.17	Other liabilities	51.52	.....
Totals	$117,909.14	$139,417.57	Totals	$117,909.14	$139,417.57

STATE BANK OF MOUND.

JACOB HOHL, President; AXEL W. JOHNSON, Vice President; WILLIAM H. A. KOEHLER, Cashier. Directors—Jacob Hohl, Axel W. Johnson, Hans Bjerke, all of Mound.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$60,130.87	$71,341.84	Capital stock	$10,000.00	$10,000.00
Overdrafts	425.10	540 87	Surplus	2,000.00	2,300.00
Bkg. house, furn. and fix.	4,500 00	4,450.00	Undivided profits, net	282.58	290.31
Other real estate	506.00	478.65	Deposits subject to check.	25,110.23	30,452.74
Due from banks	2,710.19	4,287.35	Cashier's checks	428.43	748.36
Cash on hand	4,371.46	5,113.13	Time certificates	35,383.91	43,032.33
Checks and cash items	10.00	27.03	Other liabilities	31.65	.....
Other resources	583.18	584 87			
Totals	$73,236.80	$86,823.74	Totals	$73,236.80	$86,823.74

FIRST STATE BANK OF HANLEY FALLS.

C. S. ORWOLL, President; OSCAR JOHNSON, Vice President; T. A. VELDEY, Cashier. Directors—C. H. Hellie, Oscar Johnson, both of Hanley Falls; C. S. Orwoll, of Clarkfield.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$164,593.31	$175,583.10	Capital stock	$15,000.00	$15,000.00
Overdrafts	1,087.85	810 03	Surplus	3,000.00	3,000.00
Bkg. house, furn. and fix.	5,000.00	4,000.00	Undivided profits, net	1,189.13	871.26
Due from banks	21,126.61	29,638.98	Deposits subject to check.	49,695.41	43,158.17
Cash on hand	6,414.66	4,867.10	Cashier's checks	2,371.58	6,837.41
Other resources	.....	30.00	Time certificates	126,966.31	146,062.37
Totals	$198,222.43	$214,929 21	Totals	$198,222.43	$214,929.21

FIRST STATE BANK OF BISCAY.

WILLIAM SCHULTZ, President; GEORGE A. HOLMES, Vice President; M. G. KIMM, Cashier. Directors—William Schultz, George A. Holmes, Theo. Filk, Emil Tessmer, F. A. Osmek, W. E. Jergens, M. G. Kimm, all of Biscay.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$76,018.74	$70,374.01	Capital stock	$10,000.00	$10,000.00
Overdrafts	723 95	186.57	Surplus	4,500.00	5,000.00
Bonds and securities	2,000.00	1,000.00	Notes rediscounted and bills payable	5,000.00	.....
Bkg. house, furn. and fix.	2,300.00	5,375.00	Deposits subject to check.	29,723.68	32,475.46
Due from banks	8,289.24	6,276.02	Cashier's checks	1,355.54	19.90
Cash on hand	2,622.00	3,152.89	Time certificates	42,181.17	41,891.57
Checks and cash items	205.67	2,144 63			
Paid out for expenses, etc., in excess of earnings	600.79	877.81			
Totals	$92,760.39	$89,386.93	Totals	$92,760.39	$89,386.93

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LISMORE FARMERS STATE BANK.

WM. TENTLER, President; ROBERT KNIPS, Vice President; F. J. CUMMISKEY, Cashier. Directors—Wm. Tentler, F. J. Cummiskey, T. W. Loonan, Math. Homan, Robert Knips, Henry Olson, all of Lismore; Eugene Metz, Theo. Homan, Nic. Martini, all of Adrian.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$117,547 41	$127,494.56	Capital stock	$15,000.00	$15,000.00
Overdrafts	804.22	296.35	Surplus	4,000.00	5,000.00
Bkg. house, furn. and fix.	6,365.00	6,365.00	Notes rediscounted and bills payable	5,000.00	5,000.00
Due from banks	14,425.24	6,741.26	Deposits subject to check.	45,838.25	39,656.99
Cash on hand	3,556.32	2,466.35	Cashier's checks	3,366.95	998.05
Checks and cash items	504.83	218.23	Time certificates	70,996.22	79,380.64
Paid out for expenses, etc., in excess of earnings	998.40	1,453.93			
Totals	$144,201.42	$145,035.68	Totals	$144,201.42	$145,035.68

FIRST STATE BANK OF MARBLE.

L. R. SALSICH, President; D. M. GUNN, Vice President; D. M. VERMILYEA, Cashier. Directors—L. R. Salsich, O. B. Carlson, both of Coleraine; D. M. Gunn, F. E. King, both of Grand Rapids; D. M. Vermilyea, of Marble.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$65,063.30	$75,503.21	Capital stock	$15,000.00	$15,000.00
Overdrafts	407.79	23.87	Surplus	9,000.00	9,000.00
Bonds and securities	1,000.00	1,000.00	Undivided profits, net	221.86	1,188.97
Bkg. house, furn. and fix.	8,000.00	8,171.50	Deposits subject to check.	80,700.69	78,398.13
Other real estate	2,938.57	2,951.55	Certified checks	4.50	4 50
Due from banks	48,500.02	62,100.32	Cashier's checks	644.62	861.71
Cash on hand	3,356.24	7,260.47	Savings deposits	23,769.42	52,926.72
Checks and cash items	81.04	265.62	Time certificates	.....	1,000.00
Other resources	821.50	1,103.49	Other liabilities	827.37	.....
Totals	$130,168.46	$158,380.03	Totals	$130,168.46	$158,380.03

RAMSEY COUNTY STATE BANK OF ST. PAUL.

PETER MANDERFELD, President; C. E. WILLIAMS, Vice President; THOMAS SPENCE, Vice President; H. H. MANDERFELD, Cashier. Directors—Peter Manderfeld, H. H. Manderfeld, Thomas Spence, all of St. Paul; C. E. Williams, of Mora; John Friedl, of Gibbon.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$368,745.89	$454,271 32	Capital stock	$25,000.00	$25,000.00
Overdrafts	246.47	153.08	Surplus	18,000.00	24,000.00
Bkg. house, furn. and fix.	2,300.00	2,565.00	Undivided profits, net	2,963.28	2,793.44
Due from banks	27,254.84	65,392.49	Deposits subject to check.	165,674.63	183,926.82
Cash on hand	10,973 48	19,825.48	Certified checks	61.50	575 00
Checks and cash items	298.09	210.71	Cashier's checks	2,075.41	7,099.45
Other resources	.....	2,930.28	Due to banks	37,174 68	58,835.37
			Savings deposits	110,191.09	182,142.43
			Time certificates	48,678.18	60,975.85
Totals	$409,818.77	$545,348.36	Totals	$409,818.77	$545,348.36

CROOKSTON STATE BANK.

J. A. NORTHROP, President; L. SARGENT, Vice President; L. D. FOSKETT, Cashier. Directors—J. A. Northrop, L. D. Foskett, L. Sargent, E. A. Mills, S. C. Johnson, all of Crookston.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$234,956.33	$240,426.52	Capital stock	$40,000.00	$40,000.00
Overdrafts	144.36	317 35	Surplus	4,000.00	4,500.00
Bonds and securities	3,447.48	3,447.48	Notes rediscounted and bills payable	14,000.00	.....
Bkg. house, furn. and fix.	16,500.00	16,000 00	Deposits subject to check.	45,456.81	54,182.02
Other real estate	14,321.66	17,622.40	Demand certificates	.....	3,080.15
Due from banks	10,425.19	37,468.33	Certified checks	80 00	700.00
Cash on hand	8,132.07	8,522.87	Cashier's checks	299.33	3,004.92
Checks and cash items	596.64	1,471 14	Due to banks	14,785.93	39,889.92
Paid out for expenses, etc., in excess of earnings	346.06	138.86	Savings deposits	7,769 03	11,799.20
			Time certificates	161,218.69	167,463.74
			Other liabilities	1,260.00	795.00
Totals	$288,869.79	$325,414.95	Totals	$288,869.79	$325,414.95

FARMERS STATE BANK OF WEGDAHL.

C. S. ORWOLL, President; D. A. McLARTY, Vice President; C. B. ARVESEN, Cashier. Directors—C. S. Orwoll, Geo. J. Piersol, both of Clarkfield; D. A. McLarty, of Granite Falls.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$55,482.36	$60,859.41	Capital stock	$10,000.00	$10,000.00
Overdrafts	59 31	103.30	Surplus	1,000.00	1,000 00
Bkg. house, furn. and fix.	3,292.57	3,365.40	Undivided profits, net	72.08	588.75
Due from banks	1,037.56	6,017.02	Notes rediscounted and bills payable	2,000.00	2,000.00
Cash on hand	2,021.32	1,200.36	Deposits subject to check.	15,139.22	16,828.15
Checks and cash items	21.80	30.50	Cashier's checks	892.24	1,118 63
			Time certificates	32,811.38	40,040.46
Totals	$61,914.92	$71,575.99	Totals	$61,914.92	$71,575.99

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SECURITY STATE BANK OF DETROIT.

L. J. NORBY, President; I. K. GRIMSGAARD, Vice President; H. S. ERICKSON, Cashier. Directors—F. J. Outram, J. V. Dexter, L. J. Norby, I. K. Grimsgaard, H. S. Erickson, all of Detroit; Thos. H. Canfield, W. J. Norby, both of Lake Park.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$261,087.85	$343,872.89	Capital stock	$25,000.00	$25,000.00
Overdrafts	1,359.37	992.72	Surplus	5,000.00	7,000.00
Bonds and securities	1,300.00	1,000.00	Undivided profits, net	1,312 80	176.83
Bkg. house, furn. and fix.	15,553 25	15,294.78	Deposits subject to check.	78,130.06	102,723.16
Other real estate	613.48	4,487.29	Cashier's checks	3,863.79	4,499.64
Due from banks	25,313.02	38,775.20	Due to banks	6,669.34	12,279.28
Cash on hand	8,363.17	10,216.40	Savings deposits	24,440.13	44,880.04
Checks and cash items	3,020.82	4,422.73	Time certificates	172,194 84	222,503.06
Totals	$316,610.96	$419,062.01	Totals	$316,610.96	$419,062.01

MARSHALL STATE BANK.

SPURGEON ODELL, President; JAMES VON WILLIAMS, Vice President; S. J. FORBES, Cashier. Directors—Spurgeon Odell, James Von Williams, S. J. Forbes, all of Marshall.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$233,603.07	$255,631.67	Capital stock	$25,000.00	$25,000.00
Overdrafts	924.86	3,444.90	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	9,314.00	9,314.00	Undivided profits, net	1,760.50	3,042.90
Due from banks	18,377.89	18,069.36	Notes rediscounted and bills payable	15,000.00	.....
Cash on hand	4,624.52	5,126.48	Deposits subject to check.	74,700.86	59,369.74
Checks and cash items	1,395 60	591.98	Cashier's checks	9,675.94	9,889 91
			Due to banks	5,705.85	1,667.03
			Savings deposits	.....	3,206.39
			Time certificates	131,396.79	185,002.42
Totals	$268,239.94	$292,178.39	Totals	$268,239.94	$292,178.39

FIRST STATE BANK OF HILL CITY.

THOS. BRUSEGAARD, President; JENS JOHNSON, Vice President; R. L. ABRAHAMSON, Cashier. Directors—Thos. Brusegaard,. R. L. Abrahamson, both of Hill City; Jens Johnson, of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$68,345.21	$66,848.50	Capital stock	$10,000.00	$10,000.00
Overdrafts	94.06	164.83	Surplus	3,000.00	5,000.00
Bkg house, furn. and fix.	3,069.54	3,094.54	Undivided profits, net	2,798.49	1,272.25
Other real estate	4,418.69	4,599.59	Deposits subject to check.	57,302 80	62,728.47
Due from banks	7,493.29	19,023 84	Cashier's checks	88.00	135 00
Cash on hand	3,676.17	2,455.85	Savings deposits	1,763.00	2,704.27
Checks and cash items	142.38	306.53	Time certificates	12,287.05	14,653.69
Totals	$87,239.34	$96,493.68	Totals	$87,239.34	$96,493.68

SECURITY STATE BANK OF STARBUCK.

H. P. ANDRISEN, President; A. G. FOSSEN, Vice President; W. C. TORGERSEN, Cashier. Directors—H. P. Andrisen, of Clarkfield; A. G. Fossen, J. A. Field, both of Starbuck; A. H. Kolset, P. C. Dahl, both of White Rock, S. D.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$99,527.18	$95,484.19	Capital stock	$10,000.00	$10,000.00
Overdrafts	87.80	524.40	Surplus	1,000.00	2,000.00
Bkg. house, furn. and fix.	1,800.00	1,800 00	Undivided profits, net	57 60	.....
Due from banks	11,265 41	33,587.26	Deposits subject to check.	31,705.91	43,554.60
Cash on hand	3,723.76	3,012.89	Cashier's checks	1,791 39	2,589.34
Checks and cash items	197.98	2,261.92	Savings deposits	366.47	303.02
Paid out for expenses, etc., in excess of earnings	.....	909.14	Time certificates	71,680.76	79,132.84
Totals	$116,602.13	$137,579.80	Totals	$116,602.13	$137,579.80

FARMERS STATE BANK OF DELAVAN.

T. J. LIEN, President; L. H. WHEELER, Vice President; D. L. EVANS, Cashier. Directors—L. H. Wheeler, of Winnebago; T. J. Lien, E. O. Evans, D. L. Evans, all of Delavan; G. A. Farnsworth, of Mapleton.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$68,297.11	$61,875.69	Capital stock	$10,000.00	$10,000.00
Overdrafts	334.29	139.94	Surplus	2,000.00	3,000.00
Bkg house, furn. and fix.	3,850.21	3,988.06	Undivided profits, net	.....	161.68
Due from banks	4,500.64	6,191.00	Notes rediscounted and bills payable	5,000.00	.....
Cash on hand	3,977.11	4,270.19	Deposits subject to check.	29,178.55	30,199.07
Checks and cash items	41.98	70.00	Cashier's checks	519.60	256.68
Paid out for expenses, etc., in excess of earnings	1.73	47.49	Time certificates	34,304.92	32,964.94
Totals	$81,003.07	$76,582.37	Totals	$81,003.07	$76,582.37

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FARMERS STATE BANK OF OSSEO.

CHAS. HECHTMAN, President; J. W. HAMILTON, Vice President; A. P. HECHTMAN, Cashier. Directors—C. H Setzler, O. P. Setzler, Chas. Hechtman, A. P. Hechtman, Wm. Reinking, J. W. Hamilton, A. L. Hamilton, all of Osseo; A. Aubin, Geo. M. Bleecker, O. J. Schley, all of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$239,962.98	$259,399.33	Capital stock	$10,000.00	$10,000.00
Overdrafts	5 35	.....	Surplus	10,000.00	10,000 00
Bonds and securities	11,822.40	26,772.00	Undivided profits, net	669.88	1,685.05
Bkg. house, furn. and fix.	4,880.16	5,596.11	Deposits subject to check.	58,332.41	95,675.89
Due from banks	33,430.12	53,550.01	Cashier's checks	3,973.64	6,470.29
Cash on hand	4,245.37	5,389.29	Savings deposits	39,195.87	53,850.90
Checks and cash items	320.95	268.81	Time certificates	171,295.53	172,293.42
			Other liabilities	1,200.00	1,000 00
Totals	$294,667.33	$350,975.55	Totals	$294,667.33	$350,975.55

FIRST STATE BANK OF KENSINGTON.

C. H. RAITER, President; H. THORSON, Vice President; O. W. HARRISON, Cashier. Directors—H. Thorson, of Drake, N. D.; C. H. Raiter, J. A. Wedum, both of Alexandria; H. Sampson, of Elbow Lake; O. W. Harrison, Geo. S. Maxfield, both of Kensington.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$173,457.28	$200,195.40	Capital stock	$15,000.00	$15,000.00
Overdrafts	656.03	521.12	Surplus	3,000.00	5,000.00
Bonds and securities	5,109.93	2,603.77	Undivided profits, net	2,215.80	1,100.83
Bkg. house, furn. and fix.	3,000.00	2,000.00	Deposits subject to check.	18,848.67	22,961.40
Due from banks	13,111.51	18,235.62	Demand certificates	2,308.41	880.10
Cash on hand	4,111 49	5,559.47	Time certificates	158,366.08	185,381.36
Checks and cash items	262 72	1,158.31			
Other resources	30.00	50.00			
Totals	$199,738.96	$230,323.69	Totals	$199,738.96	$230,323.69

STANNARD STATE BANK OF TAYLORS FALLS.

LUKE STANNARD, President; M. J. O'REILLY, Vice President; F. W. HOBART, Cashier. Directors—Luke Stannard, C. F. Truesdell, F. W. Hobart, all of Taylors Falls; Inn Seery, of St. Croix Falls, Wis; M. J. O'Reilly, of Osceola, Wis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$100,057.80	$98,499 13	Capital stock	$10,000.00	$10,000.00
Overdrafts	960.47	1,956.62	Surplus	4,500.00	6,000.00
Bonds and securities	3,270.00	1,500.00	Undivided profits, net	2,223.49	2,123.84
Bkg. house, furn. and fix.	4,334.70	4,334.70	Deposits subject to check.	45,161.61	27,336.77
Other real estate	1,200.00	1,200.00	Cashier's checks	3,109.20	120.64
Due from banks	5,707.79	8,089.48	Savings deposits	1,994.90	2,390.32
Cash on hand	2,960.25	4,337.51	Time certificates	51,789.73	71,933.57
Checks and cash items	291.52	.....	Other liabilities	3.60	12.30
Totals	$118,782.53	$119,917.44	Totals	$118,782.53	$119,917.44

STATE BANK OF ROGERS.

S. J. MEALEY, President; ANDREW DOHN, Vice President; D. E. JANSON, Vice President; M. H. HOURING, Cashier. Directors—S. J. Mealey, of Monticello; Andrew Dohn, D. E. Janson, J. J. Weber, J. M. Scharber, Mike Borek, all of Rogers; W. A. Kinghorn, of Osseo.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$111,735.15	$106,027.24	Capital stock	$13,500.00	$13,500.00
Overdrafts	115 19	.....	Surplus	5,000.00	5,500.00
Bkg. house, furn. and fix.	6,325.00	6,325.00	Undivided profits, net	246.66	243.77
Other real estate	1,600.00	1,600.00	Notes rediscounted and bills payable	3,500.00	.....
Due from banks	2,492.06	9,250.85	Deposits subject to check.	19,668.91	28,753 86
Cash on hand	2,246.92	2,590.11	Cashier's checks	733.50	929 37
Checks and cash items.	.....	67 20	Time certificates	81,865.25	76,933.40
Totals	$124,514.32	$125,860.40	Totals	$124,514.32	$125,860.40

FIRST STATE BANK OF ELGIN.

J. H. DAVIS, JR., President; W. H. RICHARDSON, Vice President; JOHN WALCH, Cashier. Directors—J. H. Davis, Jr., H. Choate, both of Winona; John Dubbels, of Viola; George Toogood, of Rochester; W. H. Richardson, John Walch, Charles Tradup, all of Elgin.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$339,418.64	$365,978.98	Capital stock	$30,000.00	$30,000.00
Overdrafts	779.81	2,842.88	Surplus	10,000.00	12,000.00
Bkg. house, furn. and fix.	7,500.00	7,500 00	Undivided profits, net	1,318.09	827.70
Due from banks	50,465 00	29,847.44	Deposits subject to check.	86,031.09	91,424.10
Cash on hand	7,708.29	6,958.82	Cashier's checks	1,903 30	2,952.66
			Due to banks	6,965.26	1,999.33
			Savings deposits	.....	1,606.90
			Time certificates	269,654.00	272,317.43
Totals	$405,871.74	$413,128.12	Totals	$405,871.74	$413,128.12

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PEOPLES STATE BANK OF MAZEPPA.

G. H. SQUIRE, President; FRED GROSSBACH, Vice President; A. J. HODGE, Cashier. Directors—G. H. Squire, J. J. Darcy, Fred Grossbach, Otto Goetsch, M. J. Hart, F. H. Scharfenberg, W. B. Heagerty, A. R Hawkinson, A. J. Hodge, all of Mazeppa; F. W. Draheim, of Hammond; Wm. Manthei, of Zumbrota.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$138,037.10	$174,198.54	Capital stock	$10,000.00	$10,000.00
Overdrafts	134.17	256.71	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	4,686 91	4,686.91	Undivided profits, net	971.96	852.05
Due from banks	8,115.82	18,569.69	Deposits subject to check.	22,892 71	23,143.33
Cash on hand	5,610 54	5,095.57	Cashier's checks	1,036.61	1,069.68
Checks and cash items	213.48	38.04	Due to banks	.....	6,702 70
			Time certificates	119,862.13	159,077.70
			Other liabilities	34.61	.....
Totals	$156,798.02	$202,845.46	Totals	$156,798.02	$202,845.46

FARMERS STATE BANK OF HILLS.

W. F. FINKE, President; A. C. FINKE, Vice President; O. J. NASH, Cashier. Directors—W. F. Finke, A. C. Finke, Halvor Halverson, Olaf Kolsrud, G. D. Nelson, all of Hills; E. C. Loose, of Luverne; G. J. Qualley, of Beaver Creek.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$113,255.04	$119,739.16	Capital stock	$10,000.00	$10,000.00
Overdrafts	127.61	56 95	Surplus	7,000.00	10,000 00
Bkg. house, furn. and fix.	2,107.50	2,100 00	Deposits subject to check.	33,245.40	35,407.61
Due from banks	9,029.90	11,015.49	Time certificates	77,577.04	81,326.56
Cash on hand	3,264.43	3,297.61			
Checks and cash items	6.00	6.65			
Paid out for expenses, etc., in excess of earnings	31.96	518.31			
Totals	$127,822.44	$136,734 17	Totals	$127,822.44	$136,734 17

GERMAN AMERICAN STATE BANK OF CLARA CITY.

C. B. ENKEMA, President; A. J. PRINS, Vice President; D. GRASHUIS, Cashier. Directors—D. Grashuis, of Clara City; C. B. Enkema, A. Enkema, both of Minneapolis; A. J. Prins, of St. Paul.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$164,375.31	$158,723.35	Capital stock	$15,000.00	$15,000.00
Overdrafts	165.93	216.47	Surplus	3,000 00	4,000.00
Bonds and securities	1,000.00	1,000 00	Undivided profits, net	2,194.48	76.27
Bkg. house, furn. and fix.	5,200.00	5,200.00	Deposits subject to check.	49,242 61	54,098.55
Due from banks	21,021.73	29,281.69	Savings deposits	342.26	1,020.10
Cash on hand	6,078.54	6,745.41	Time certificates	128,175.81	127,436.99
Checks and cash items	113.65	464.99			
Totals	$197,955.16	$201,631.91	Totals	$197,955.16	$201,631.91

CITIZENS STATE BANK OF FRAZEE.

GOTTLIEB BAER, President; E. F. GUMMER, Vice President; W. F. JUST, Cashier. Directors—Thomas H. Canfield, William J. Norby, both of Lake Park; Gottlieb Baer, F. C. Clayton, E. F. Gummer, Peter O. Field, W. F. Just, all of Frazee.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$81,854.89	$97,730.40	Capital stock	$15,000.00	$15,000.00
Overdrafts	665 98	345.56	Surplus	2,000 00	2,500.00
Bkg. house, furn. and fix.	7,600.00	7,500 00	Notes rediscounted and bills payable	7,500 00	5,000.00
Due from banks	1,591.28	4,089.48	Deposits subject to check.	24,105.28	35,759.59
Cash on hand	4,116.02	5,714.67	Cashier's checks	631.39	588.45
Paid out for expenses, etc., in excess of earnings	1,173.62	1,495.22	Due to banks	378.95	.....
			Savings deposits	7,721.33	9,519.47
			Time certificates	39,664.84	48,470 64
			Other liabilities	.....	37.18
Totals	$97,001.79	$116,875.33	Totals	$97,001.79	$116,875.33

THE FIRST STATE BANK OF ROCHESTER, INCORPORATED.

A. W. STINCHFIELD, President; CHRISTOPHER GRAHAM, Vice President; GEO. B. DOTY, Cashier. Directors—A. W. Stinchfield, F. W. Schuster, Christopher Graham, M. C. Lawler, E. L. Lyman, Geo. W. Granger, Geo B. Doty.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$668,925.48	$696,848.87	Capital stock	$75,000 00	$75,000.00
Overdrafts	2,006.67	2,558.46	Surplus	13,000.00	15,000 00
Bonds and securities	4,500.00	4,350.00	Undivided profits, net	8,138.29	8,163.91
Bkg. house, furn and fix.	9,393.00	9,829.25	Deposits subject to check.	267,675.78	250,620.11
Other real estate	4,500 00	4,500.00	Certified checks	500.00	71.00
Due from banks	84,106.29	71,123.88	Cashier's checks	1,472.24	4,286.35
Cash on hand	30,725.88	26,279.48	Due to banks	92,446.86	75,191.30
Checks and cash items	2,590.03	4,096.84	Savings deposits	190,070 69	245,814.21
Other resources	290.16	604.08	Time certificates	158,733.65	146,043.98
Totals	$807,037.51	$820,190.86	Totals	$807,037.51	$820,190.86

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BARRY STATE BANK.

J. A. McRAE, President; R. J. McRAE, Vice President; F. L. COLLINS, Cashier. Directors—J. A. McRae, R. J. McRae, Angus McRae, all of Graceville; B. J. McRae, of Lewiston, Idaho; F. L. Collins, of Barry.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$63,224.99	$70,948.73	Capital stock	$10,000.00	$10,000.00
Overdrafts	199.85	149.69	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	4,327.50	4,200.00	Deposits subject to check.	21,324.98	19,049.19
Due from banks	3,896.47	4,533.90	Certified checks	.....	180 00
Cash on hand	1,617 57	1,575 30	Cashier's checks	318 95	261.82
Checks and cash items	38.68	318.19	Time certificates	36,972.97	47,617.77
Paid out for expenses, etc., in excess of earnings	372.82	420.84	Other liabilities	60.98	37.87
Totals	$73,677.88	$82,146.65	Totals	$73,677.88	$82,146.65

FARMERS AND MERCHANTS STATE BANK OF STILLWATER.

G. E. MUNKEL, President; A. J. MULVEY, Vice President; W. C. KROG, Cashier. Directors—A. J. Mulvey, Emil J. Sandeen, J. F. Thoreen, John Q. Mackintosh, Geo. E Munkel, H. H. Gillen, R. W. McGarry, all of Stillwater; A. G. Anderson, of Springfield; L. Redding, of Lamberton.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$433,589.87	$483,032.19	Capital stock	$50,000.00	$50,000.00
Overdrafts	986.68	424.60	Surplus	4,000.00	4,000 00
Bonds and securities	1,600 00	100.00	Undivided profits, net	3,727.39	6,571.86
Bkg. house, furn. and fix.	5,893 18	5,978.18	Notes rediscounted and bills payable	15,000.00	6,000.00
Other real estate	3,000.00	3,000.00	Deposits subject to check.	81,250.30	100,242.52
Due from banks	14,646.84	35,675.13	Cashier's checks	3,933.03	3,554.71
Cash on hand	22,114.83	25,636.40	Due to banks	881.53	.....
Checks and cash items	2,701.71	4,875.08	Savings deposits	108,899.21	118,493.84
			Time certificates	216,841.65	269,858.65
Totals	$484,533.11	$558,721 58	Totals	$484,533.11	$558,721.58

FIRST STATE BANK OF LAPORTE.

H. J. CATER, President;; L. E. CATER, Vice President; FRANK H. CATER, Cashier. Directors—H. J. Cater, L. E. Cater, Frank H. Cater, all of Laporte.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$26,949.54	$29,159.64	Capital stock	$10,000.00	$10,000.00
Overdrafts	154.83	428.28	Surplus	1,200.00	1,200.00
Bkg house, furn. and fix.	5,159.50	5,159.50	Undivided profits, net	.....	141 53
Other real estate	1,040 00	2,011.56	Notes rediscounted and bills payable	2,000.00	3,000.00
Due from banks	112.50	3,189.09	Deposits subject to check.	10,669.36	12,495.84
Cash on hand	2,155.48	1,971.32	Cashier's checks	467.13	3,495.57
Checks and cash items	.....	47.09	Due to banks	937.67	.....
Paid out for expenses, etc., in excess of earnings	158.23	555.38	Savings deposits	198.42	241.71
			Time certificates	10,257 50	11,947.21
Totals	$35,730.08	$42,521.86	Totals	$35,730.08	$42,521.86

FIRST STATE BANK OF EUCLID.

J. W. WHEELER. President; S. A. WALLACE, Vice President;; J. S. CHAPIN, Cashier. Directors—J. W. Wheeler, of St. Paul; S. A. Wallace, E. M. Walsh, G. A. Morley, all of Crookston; J. S. Chapin, of Euclid.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$65,538.47	$56,298.10	Capital stock	$10,000.00	$10,000.00
Overdrafts	1.00	349.10	Surplus	1,500.00	2,000.00
Bkg. house, furn. and fix.	3,719.51	4,009.51	Undivided profits, net	.....	844.17
Due from banks	2,930.50	6,107.33	Notes rediscounted and bills payable	8,000.00	.....
Cash on hand	1,513.41	1,814.23	Deposits subject to check.	20,154.88	23,408.18
Paid out for expenses, etc., in excess of earnings	225.82	.....	Time certificates	34,273.83	32,325.92
Totals	$73,928.71	$68,578.27	Totals	$73,928.71	$68,578.27

STATE BANK OF ROSEMOUNT.

S. A. NETLAND, President; S. W. NETLAND, Vice President; F. A. RUHR, Cashier. Directors—S. A. Netland, S. W. Netland, both of Northfield; F. A. Ruhr, of Rosemount.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$139,889.84	$146,616.56	Capital stock	$10,000 00	$15,000.00
Overdrafts	225.21	884 30	Surplus	750.00	1,500.00
Bonds and securities	.....	3,880.00	Undivided profits, net	.....	126.35
Bkg. house, furn. and fix.	5,000.00	5,000.00	Deposits subject to check.	54,548.38	51,235.20
Due from banks	18,390.60	20,593.29	Cashier's checks	1,051.67	6.593 37
Cash on hand	4,889.19	5,556.88	Savings deposits	20,233 18	37,631.70
Checks and cash items	1,374 36	449.08	Time certificates	83,388.52	71,194.44
Paid out for expenses, etc., in excess of earnings	34.83	.....			
Other resources	167.72	300.95			
Totals	$169,971.75	$183,281.06	Totals	$169,971.75	$183,281.06

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FARMERS STATE BANK OF JASPER.

W. L. KARTRUDE, President; A. M. KENDAHL, Vice President; THEO. A. HOLIEN, Cashier. Directors—W. L. Kartrude, of Luverne; A. G. Kartrude, of Hardwick; Geo. T. Bieber, John Rudd, Hans G. Holter, A. M. Kendahl, all of Jasper; Andrew O. Rogan, of Sherman, S. D.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$122,284.35	$115,429.62	Capital stock	$20,000.00	$20,000.00
Overdrafts	325.31	1,004.22	Surplus	3,000.00	4,000.00
Bonds and securities	1,000.00	.....	Undivided profits, net	910.16	256.62
Bkg. house, furn. and fix.	8,040 48	8,158.48	Notes rediscounted and bills payable	5,000.00	18,927.84
Due from banks	6,774.42	2,441 57	Deposits subject to check.	21,797.23	18,695.22
Cash on hand	5,488.80	4,797.11	Cashier's checks	807.59	581.45
Checks and cash items	225.98	89.25	Due to banks	10,000.00	7,954.97
Paid out for expenses, etc., in excess of earnings	.....	1,232.34	Savings deposits	1,088.41	1,478.69
			Time certificates	81,535.95	61,257.80
Totals	$144,139.34	$133,152.59	Totals	$144,139.34	$133,152.59

SECURITY BANK OF PIPESTONE.

G. H. GURLEY, President; J. H. ROBSON, Vice President; S. B. DUEA, Cashier. Directors—G. H. Gurley, J. H. Robson, S. B. Duea, G. L. Argetsinger, all of Pipestone.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$425,940.53	$482,165 67	Capital stock	$25,000.00	50,000.00
Overdrafts	220.13	730.60	Surplus	15,000.00	5,000.00
Bkg. house, furn. and fix.	1,925.31	1,925.31	Undivided profits, net	91.27	317.65
Other real estate	16,170.00	4,000.00	Deposits subject to check.	206,163.66	165,689.30
Due from banks	97,756.73	44,766.62	Cashier's checks	19.65	1,137.50
Cash on hand	12,373.44	16,966.82	Due to banks	.....	40,150.15
Checks and cash items	322.78	695.91	Time certificates	308,434 34	288,956.33
Totals	$554,708.92	$551,250.93	Totals	$554,708.92	$551,250.93

COMSTOCK STATE BANK.

DAVID ASKEGAARD, President; CHRISTIAN REHDER, Vice President; EUGENE ASKEGAARD, Cashier. Directors—David Askegaard, of Comstock; Christian Rehder, Louis Altenbernd, both of Sabin.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$69,363.16	$59,708.10	Capital stock	$10,000.00	$10,000.00
Overdrafts	513.62	383.60	Surplus	3,000.00	4,000.00
Bonds and securities	.....	7,478.28	Notes rediscounted and bills payable	7,546.00	.....
Bkg. house, furn. and fix.	4,400.00	4.300 00	Deposits subject to check.	30,073.92	36,030.27
Due from banks	4,454.41	17,486 80	Cashier's checks	178.05	1,000.98
Cash on hand	1,618.59	540.84	Time certificates	29,912.31	40,318.05
Checks and cash items	.....	56.00			
Paid out for expenses, etc., in excess of earnings	360.50	395.68			
Totals	$80,710.28	$91,349.30	Totals	$80,710.28	$91,349.30

CITIZENS STATE BANK OF EXCELSIOR.

GEO. B. LANE, President; GEO. L. LANG, Vice President; HARRY B. WISTRAND, Cashier. Directors—George B. Lane, George L. Lang, H. J. Pattridge, all of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$23,018.81	$23,879.76	Capital stock	$10,000.00	$10,000.00
Overdrafts	53.88	158 80	Deposits subject to check.	7,885 74	10,394.96
Bkg. house, furn. and fix.	700.00	700.00	Demand certificates	105.00	165.00
Due from banks	3,698.90	5,815.27	Certified checks	25 00	.....
Cash on hand	1,266.20	2,293.98	Savings deposits	10,475 62	10,381.26
Paid out for expenses, etc., in excess of earnings	153.57	343.41	Time certificates	400.00	2,250.00
Totals	$28,891.36	$33,191.22	Totals	$28,891.36	$33,191.22

DILWORTH STATE BANK.

P. H. LAMB, President; EDWARD SANDERS, Vice President; J. M. MANNING, Cashier. Directors—P. H. Lamb, Johnston Wagner, Edw. Sanders, all of Moorhead; J. M. Manning, of Dilworth.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$60,709.62	$63,561.21	Capital stock	$15,000.00	$15,000.00
Overdrafts	222.78	270.00	Surplus	4,000.00	4,000.00
Bonds and securities	102.31	81.21	Undivided profits, net	755.27	1,900.88
Bkg house, furn. and fix.	4,900.00	5,900.00	Notes rediscounted and bills payable	10,000.00	7,000.00
Due from banks	1,629.00	333.67	Deposits subject to check.	15,987.45	20,375.32
Cash on hand	3,375.19	2,859.43	Certified checks	.....	9.90
Checks and cash items	21.65	335.84	Cashier's checks	25.00	196.78
Other resources	.....	1,375.40	Savings deposits	15,941.82	22,872.07
			Time certificates	9,251.01	3,361.81
Totals	$70,960.55	$74,716.76	Totals	$70,960.55	$74,716.76

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PRIOR LAKE STATE BANK.

J. H. CLEARY, President; W. H. SCHMOKEL, Vice President; JOHN DEEGAN, Cashier. Directors—J. H. Cleary, W. H. Schmokel, John Deegan, Dennis Murphy, H. F. Drees, all of Prior Lake.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$99,841.97	$112,894.98	Capital stock	$20,000.00	$20,000.00
Overdrafts	685.06	622.00	Surplus	700.00	1,000.00
Bkg. house, furn. and fix.	3,842.00	3,742.00	Undivided profits, net	3.43	447.56
Due from banks	13,726.03	18,021.47	Deposits subject to check.	16,016.36	24,790.54
Cash on hand	5,487.44	3,983.11	Cashier's checks	2,750.00	4,433.49
Checks and cash items	20.00	554.55	Time certificates	84,132.71	89,145.52
			Other liabilities	.....	1.00
Totals	$123,602.50	$139,818.11	Totals	$123,602.50	$139,818.11

DEPOSIT BANK OF WINONA.

S. L. PRENTISS, President; P. E. BAUMGARTNER, Vice President; F. A. LEMME, Cashier. Directors—F. S. Bell, O. M. Botsford, H. M. Lamberton, Clark E. Bailey, F. H. Thatcher, J. W. Lucas, W. B. Parsons, Geo. H. Ramer, Wm. Hayes, P. E. Baumgartner, S. L. Prentiss, all of Winona; J. R Mitchell, C. A. Boalt, both of St. Paul.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$2,518,665.23	$2,581,849.83	Capital stock	$400,000.00	$400,000.00
Overdrafts	3,333.01	2,242 34	Surplus	100,000.00	100,000.00
Bonds and securities	145,405 00	117,805.00	Undivided profits, net	52,435 40	55,793.62
Bkg. house, furn. and fix.	40,000.00	40,000.00	Deposits subject to check	976,340.55	933,734.63
Due from banks	556,898.57	665,005.47	Certified checks	4,631 35	671.60
Cash on hand	122,023.03	145,095.16	Cashier's checks	2,004.49	4,225.80
Checks and cash items.	15,077.88	10,688.09	Due to banks	506,409.71	551,787.14
			Savings deposits	621,751.87	732,200.71
			Time certificates	737,829.35	784,272.99
Totals	$3,401,402.72	$3,562,686.49	Totals	$3,401,402.72	$3,562,686.49

SECURITY STATE BANK OF BEMIDJI.

G. E. STUBBINS, President; I. S. BAER, Vice President; H. C. BAER, Cashier. Directors—G. E. Stubbins, C. A. Stubbins, both of Granville, N. D.; E. W. Stubbins, of Norwich, N. D.; I. S. Baer, H. C Baer, both of Bemidji.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$148,605.66	$159,446.05	Capital stock	$30,000.00	$30,000.00
Overdrafts	161 58	523.25	Surplus	2,000 00	2,500.00
Bonds and securities	22,623.03	12,724.72	Undivided profits, net	1,467.39	1,426.64
Bkg. house, furn. and fix.	15,637.99	15,637.99	Deposits subject to check.	100,698.09	134,235.07
Other real estate	10,094.65	9,947.23	Certified checks	.....	87.11
Due from banks	4,168.55	57,634 96	Cashier's checks	3,021.26	3,031.42
Cash on hand	10,302.84	8,679.48	Due to banks	9,408.46	19,429.19
Checks and cash items	618.73	3,390.34	Savings deposits	29,721.31	33,632.00
			Time certificates	35,896.52	43,672.59
Totals	$212,213.03	$268,014.02	Totals	$212,213.03	$268,014.02

FIRST STATE BANK OF CUYUNA.

ISAAC HAZLETT, President; J. J. MEYER, Vice President; F. B. COON, Vice President; R. G. HARTE, Cashier. Directors—Isaac Hazlett, Jas. C. Hazlett, both of Minneapolis; J. J. Meyer, F. B. Coon, both of Wadena; H. J. Ernster, of Deerwood.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$36,901 13	$41,522.20	Capital stock	$12,000.00	$12,000.00
Overdrafts	3.26	.....	Surplus	1,800.00	2,000.00
Bkg. house, furn. and fix.	5,853.00	5,863.00	Undivided profits, net	852.11	195.54
Other real estate	2,985 97	2,985.97	Deposits subject to check.	9,867.79	14,314 05
Due from banks	2,825.47	7,803.05	Cashier's checks	701.78	1,221.36
Cash on hand	1,584.98	3,178.48	Savings deposits	14,609.86	22,664.76
Checks and cash items	74.93	8.55	Time certificates	10,407.20	8,965.54
Totals	$50,238.74	$61,361.25	Totals	$50,238.74	$61,361.25

RUTHTON STATE BANK.

E. W. DAVIES, President; O. B. JOHNSON, Vice President; G. S. EVARTS, Cashier. Directors—E. W. Davies, E. J. Feldman, both of Pipestone; G. S. Evarts, O. B. Johnson, S. Bertelsen, August Green, N. C. Bertelsen, all of Ruthton.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$182,557.64	$173,188.76	Capital stock	$15,000.00	$15,000.00
Overdrafts	135.46	374.04	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	7,360 74	7,360.74	Undivided profits, net	606.07	606.12
Due from banks	16,392.46	5,578.49	Deposits subject to check.	57,862.49	40.718.89
Cash on hand	4,512.57	4,184.17	Cashier's checks	1,449.72	890.68
Checks and cash items	526.38	3,300.87	Due to banks	76.81	.....
			Savings deposits	248 66	1,292.02
			Time certificates	131,241.50	130,479.36
Totals	$211,485.25	$193,987.07	Totals	$211,485.25	$193,987.07

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STATE BANK OF NORTHFIELD.

A. O. NETLAND, President; F. A. RUHR, Vice President; S. A. NETLAND, Cashier. Directors—A. O. Netland, S. A. Netland, both of Northfield; F. A. Ruhr, of Rosemount.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$183,063.73	$264,915 81	Capital stock	$25,000.00	$25,000.00
Overdrafts	504.33	652.65	Surplus	5,000.00	5,000.00
Bonds and securities	40,297.26	36,147.94	Notes rediscounted and bills payable	.....	5,000.00
Bkg. house, furn. and fix.	12,500.00	13,100.00	Deposits subject to check.	63,342.26	77,666.95
Due from banks	62,672.70	27,672.26	Cashier's checks	2,623.65	3,791.21
Cash on hand	7,751.05	10,621 86	Due to banks	38,299.04	53,075 81
Checks and cash items	163.29	1,052.98	Savings deposits	48,555.96	80,087.50
Paid out for expenses, etc., in excess of earnings	541.96	92 06	Time certificates	125,055.31	105,529.79
Other resources	381.90	895.70			
Totals	$307,876.22	$355,151.26	Totals	$307,876.22	$355,151.26

FORESTON STATE BANK.

W. E. HALL, President; DANIEL SUNDBERG, Vice President; C. E. GILBERT, Cashier. Directors—W. E. Hall, of Foley; Daniel Sundberg, H. J. Wicklund, C. E. Gilbert, A. Morehouse, all of Foreston.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$59,719.56	$73,027.66	Capital stock	$10,000.00	$10,000.00
Overdrafts	592.77	213.37	Surplus	2,000.00	2,500.00
Bkg. house, furn. and fix.	5,580.00	5,400 00	Undivided profits, net	1,298.22	1,199.59
Due from banks	6,249.85	3,720.64	Deposits subject to check.	20,865.53	27,891 10
Cash on hand	2,941.68	2,867.27	Cashier's checks	430.23	435.68
Checks and cash items	55.25	1,007.73	Time certificates	40,545.13	44,210 30
Totals	$75,139.11	$86,236.67	Totals	$75,139.11	$86,236.67

BROWNSVILLE STATE BANK.

JOHN WHITE, President; CHAS. FETZNER, Vice President; A. L. HIGGINS, Cashier. Directors—John White, Chas. Fetzner, J. H. Smith, all of Brownsville; L. H. Gaarder, of New Albin, Iowa; O. J. Hager, of Waukon, Iowa.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$96,570.46	$99,928.20	Capital stock	$10,000.00	$10,000.00
Overdrafts	555.70	323.43	Surplus	2,000.00	3,500.00
Bkg. house, furn. and fix.	3,000.00	3,000.00	Undivided profits, net	2,473.93	290.84
Due from banks	4,384.28	7,061.19	Deposits subject to check.	16,058.55	18,017.94
Cash on hand	2,013.63	1,831.25	Savings deposits	35,336.41	41,623.14
Checks and cash items	1,319.24	716.83	Time certificates	41,974 42	39,428.98
Totals	$107,843.31	$112,860.90	Totals	$107,843 31	$112,860.90

FIRST STATE BANK OF KEEWATIN.

LEON M. BOLTER, President; A. C. BOSSARD, Vice President; F. V. WAKKINEN, Cashier. Directors—Leon M. Bolter, of Minneapolis; A. C. Bossard, H. C. Jackson, both of Grand Rapids; G. E. Harrison, of Hibbing; F. V. Wakkinen, of Keewatin.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$61,974.79	$88,536.19	Capital stock	$15,000.00	$15,000.00
Overdrafts	75.89	.....	Surplus	3,000.00	3,000.00
Bkg. house, furn. and fix.	8,790.60	8,645.00	Undivided profits, net	338.66	1,545.52
Other real estate	2,224.26	1,955.12	Deposits subject to check.	76,403.10	77,496.42
Due from banks	49,151.22	27,014.37	Certified checks	428.47	.....
Cash on hand	4,755.31	7,198 05	Cashier's checks	1,236.48	135.51
Checks and cash items	.....	308.08	Due to banks	261.83	.....
Other resources	951.81	849.26	Savings deposits	29,496.71	34,583.11
			Time certificates	1,279.50	2,640.00
			Other liabilities	479.13	105.51
Totals	$127,923.88	$134,506.07	Totals	$127,923.88	$134,506.07

STATE BANK OF GRYGLA.

A. N. ECKSTROM, President; O. J. JOHNSON, Vice President; GEO. A. JOHNSON, Cashier. Directors—A. N. Eckstrom, of Warren; O. J. Johnson, Geo. A. Johnson, O. M. Loyd, H. T. Peterson, all of Grygla.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$68,350.30	$77,974.09	Capital stock	$10,000.00	$10,000.00
Overdrafts	12.96	125.79	Surplus	5,000.00	5,000.00
Bkg house, furn. and fix.	1,876.40	1,855.56	Undivided profits, net	621.40	514 67
Other real estate	.....	1,204.75	Notes rediscounted and bills payable	5,000.00	5,000.00
Due from banks	6,224.22	2,865.61	Deposits subject to check.	33,393.54	31,668.85
Cash on hand	1,882.13	1,118.87	Demand certificates	1,426.01	1,939.87
Checks and cash items	614.53	409.74	Certified checks	.....	33.00
			Time certificates	23,519.59	31,398.02
Totals	$78,960.54	$85,554.41	Totals	$78,960.54	$85,554.41

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NORTH SIDE STATE BANK OF MINNEAPOLIS.

C. F. STREMEL, President; MICHAEL MEAGHER, Vice President; EDWARD EGAN, Vice President; WM. H. DAHN, Cashier. Directors—A. Eull, E. Egan, M. Meagher, E. A. Drews, H. J. Dahn, J. Lohmar, J. W. Ertl, L. E. Jepson, D. A. Soderberg, O. R. Gutzman, C. F. Stremel, G. P. Schutz, S. Garber, N. P. McGregor, M. L. Molan, all of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$340,296.79	$418,075.87	Capital stock	$50,000.00	$50,000.00
Overdrafts	53 42	158 94	Surplus	18,000.00	19,000 00
Bonds and securities	45,761.76	108,603.26	Undivided profits, net	3,491 28	2,006.64
Bkg. house, furn. and fix.	3,564.87	3,392.50	Dividends unpaid	3.00	.....
Due from banks	56,420.04	64,218.80	Deposits subject to check.	170,928.32	198,685.84
Cash on hand	15,356.98	16,694.23	Certified checks	354.93	880.49
Checks and cash items	6,268.45	15,001.73	Cashier's checks	2,559.33	1,698.57
			Due to banks	8,805.58	10,782.52
			Savings deposits	143,393.88	218,650 12
			Time certificates	69,435.99	124,441.15
			Other liabilities	750.00	.....
Totals	$467,722.31	$626,145.31	Totals	$467,722.31	$626,145.31

MINNEHAHA STATE BANK OF MINNEAPOLIS.

JOHN S. TUCKER, President; ISAAC HAZLETT, Vice President; G. W. LALONE, Cashier. Directors—John S. Tucker, Isaac Hazlett, Dr. C. J. Lind, all of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$232,974.46	$297,200.23	Capital stock	$30,000.00	$30,000.00
Overdrafts	113.84	117.51	Surplus	6,000.00	6,000.00
Bkg. house, furn. and fix.	1,607 20	1.00	Undivided profits, net	4,393.19	3,139 30
Due from banks	35,755.00	30,821 33	Deposits subject to check.	90,864.80	78,133.88
Cash on hand	21,577.93	11,005.72	Certified checks	127 46	3,149.20
Checks and cash items	639.41	5,087.19	Cashier's checks	3,454.75	7,349.40
Other resources	35.99	19.17	Savings deposits	135,058.51	189,195.70
			Time certificates	22,805.12	27,284.67
Totals	$292,703.83	$344,252.15	Totals	$292,703.83	$344,252.15

COHASSET STATE BANK.

F. P. SHELDON, President; A. G. WEDGE, JR., Vice President;; H. H. CARRIER, Vice President; F. J. SKOCDOPOLE, Cashier. Directors—F. P. Sheldon, of Minneapolis; A. G. Wedge, Jr., of Bemidji; H. H. Carrier, F. J. Skocdopole, both of Cohasset; C. E. Aiken, of Grand Rapids.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$27,336.23	$29,406.41	Capital stock	$10,000.00	$10,000.00
Overdrafts	11.26	31.18	Surplus	1,200.00	2,000 00
Bkg. house, furn. and fix.	4,000 00	4,000.00	Undivided profits, net	399.04	617 87
Other real estate	638.63	1,999.18	Deposits subject to check.	44,400.58	62,135.38
Due from banks	29,885.76	44,127.79	Cashier's checks	427.42	227.06
Cash on hand	941.63	998.01	Savings deposits	1,873.28	1,836.25
Checks and cash items	71.00	400.95	Time certificates	4,584.19	4,146.96
Totals	$62,884.51	$80,963.52	Totals	$62,884.51	$80,963.52

FARMERS STATE BANK OF SUNBERG.

P. A. GANDRUD, President; O. BACKLUND, Vice President; A. J. SYSE, Cashier. Directors—P. A. Gandrud, A. J. Syse, both of Sunberg; O. Backlund, of Kerkhoven; J. F. Millard, L. O. Thorpe, both of Willmar.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$63,092.36	$81,320.07	Capital stock	$10,000.00	$10,000.00
Overdrafts	20 14	36.23	Surplus	2,000.00	2,500.00
Bkg house, furn. and fix.	2,550.00	2,500.00	Undivided profits, net	79.40	.....
Other real estate	.....	880.00	Notes rediscounted and bills payable	.....	1,500.00
Due from banks	8,119.04	3,512.82	Deposits subject to check.	10,296.27	11,653.46
Cash on hand	2,034.34	1,637.28	Cashier's checks	641 43	1,593.61
Checks and cash items	263.47	.....	Time certificates	53,062.25	63,388.86
Paid out for expenses, etc., in excess of earnings	.....	749 53			
Totals	$76,079.35	$90,635.93	Totals	$76,079.35	$90,635.93

SECURITY STATE BANK OF GONVICK.*

M. J. KOLB, President; J. W. WHEELER, Vice President; GEO. T. HAMERY, Cashier. Directors—M. J. Kolb, of Bagley; J. W. Wheeler, of St. Paul; S. A Wallace, of Crookston; Nels Fredensberg, Geo. T. Hamery, both of Gonvick.

Resources:	June 23, '15	Liabilities:	June 23, '15
Loans and discounts	$59,746 33	Capital stock	$10,000.00
Overdrafts	504.57	Surplus	2,000.00
Banking house, furniture and fixtures.	7,006.23	Undivided profits, net	1,065 82
Other real estate	438.69	Notes rediscounted and bills payable.	9,000.00
Due from banks	8,323.62	Deposits subject to check	23,916.56
Cash on hand	1,405.62	Cashier's checks	1,292.82
Checks and cash items	143.58	Time certificates	30,293.44
Total	$77,568.64	Total	$77,568.64

*Became First National Bank of Gonvick on March 25, 1916.

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SNELLING STATE BANK OF ST. PAUL.

ALBERT N. EELLS, President; JOHN A. REAGAN, Vice President; MARTIN F. ERNST, Cashier. Directors—Herbert H. Bigelow, Gust A. Anderson, Martin F. Ernst, Moses Zimmerman, all of St. Paul; Albert N. Eells, of Minneapolis; Alfred W. Eells, of Humboldt, Iowa; John A. Reagan, of St. Paul.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$209,950.22	$244,080.82	Capital stock	$25,000.00	$25,000.00
Overdrafts	58.42	380.62	Surplus	7,500.00	12,500.00
Bonds and securities	19,282.25	24,228.25	Undivided profits, net	2,014.40	3,555.64
Bkg. house, furn. and fix.	2,000.00	2,500.00	Deposits subject to check.	132,062.17	148,127.46
Due from banks	26,021.36	38,053.70	Certified checks	275.20	425.20
Cash on hand	8,236 11	9,905.45	Cashier's checks	1,274.17	15,819 40
Checks and cash items	92.72	359.80	Due to banks	.....	916.29
Other resources	337.40	104.77	Savings deposits	82,561.79	94,973 90
			Time certificates	14,785.75	18,295.52
			Other liabilities	505.00	.....
Totals	$265,978.48	$319,613.41	Totals	$265,978.48	$319,613.41

LYND STATE BANK.

J. E. VANSTROM, President; A. M. H. VANSTROM, Vice President; F. W. VANSTROM, Cashier. Directors—J. E. Vanstrom, of Chisago City; A. M. H. Vanstrom, F. W. Vanstrom, both of Lynd.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$66,033.61	$88,592.54	Capital stock	$10,000.00	$10,000.00
Overdrafts	780.35	160.58	Surplus	2,000.00	3,000.00
Bkg. house, furn. and fix.	4,650.00	4,600 00	Undivided profits, net	388.63	1,369.08
Due from banks	5,941.67	6,189.28	Notes rediscounted and bills payable	.....	5,000 00
Cash on hand	2,770.17	3,342.18	Deposits subject to check.	27,612.33	31,954.39
Checks and cash items	73.63	546.55	Cashier's checks	210.00	739.03
			Time certificates	40,038.47	51,368.63
Totals	$80,249.43	$103,431.13	Totals	$80,249.43	$103,431.13

STATE BANK OF BRUNO.

M. W. TUTTLE, President; E. E. JESMER, Vice President; J. H. LINGREN, Cashier. Directors—M. W. Tuttle, of Lindstrom; E. E. Jesmer, of New Brighton; J. H. Lingren, Anton Erickson, N. A. Williams, all of Bruno.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$59,407.12	$63,001.80	Capital stock	$10,000.00	$10,000.00
Overdrafts	178.80	57.09	Surplus	2,500.00	2,500.00
Bkg. house, furn. and fix.	4,175 00	4,200 00	Undivided profits, net	1,121.12	1,489.70
Due from banks	18,290.25	9,129.80	Notes rediscounted and bills payable	2,500 00	.....
Cash on hand	2,401.51	1,769.29	Deposits subject to check.	42,126.10	35,447.39
Checks and cash items	518.99	570.06	Cashier's checks	338.60	1,225.24
			Savings deposits	2,973.73	3,725.62
			Time certificates	23,412.12	24,340.09
Totals	$84,971.67	$78,728.04	Totals	$84,971.67	$78,728.04

HOLT STATE BANK.

D. B. BAKKE, President; A. D. STEPHENS, Vice President; B. DOCKEN, Cashier. Directors—D. B. Bakke, T. L. Melgaard, both of Thief River Falls; A. D. Stephens, of Crookston; R. Reierson, C. H. Gunheim, both of Holt.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$71,984.38	$83,240.96	Capital stock	$10,000.00	$10,000.00
Overdrafts	406.35	324 61	Surplus	3,000.00	3,500.00
Bkg. house, furn. and fix.	2,937.00	3,267.92	Undivided profits, net	149 54	.....
Other real estate	2,900.00	2,900.00	Notes rediscounted and bills payable	7,500.00	3,000.00
Due from banks	4,651.83	6,830.74	Deposits subject to check.	26,238.31	33,518.13
Cash on hand	2,530.05	2,597.43	Cashier's checks	732.55	922.97
Checks and cash items	1,067.01	3,551.29	Time certificates	38,856.22	52,457.89
Paid out for expenses, etc., in excess of earnings	.....	686.04			
Totals	$86,476.62	$103,398.99	Totals	$86,476.62	$103,398.99

FARMERS AND MERCHANTS STATE BANK OF ODESSA.

H. MENZEL, President; W. L. BENDIX, Vice President; P. H. THOMAS, Cashier. Directors—W. L. Bendix, J. Shellenbarger, H. Menzel, P. H. Thomas, all of Odessa; W. L. Gloege, of Bellingham; P. Storm, J. Michell, both of Ortonville.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$70,305.45	$101,465.79	Capital stock	$10,000.00	$10,000.00
Overdrafts	745.68	998.03	Surplus	1,400.00	2,000.00
Bkg. house, furn. and fix.	4,850.00	4,800.00	Deposits subject to check.	35,790.00	35,596 65
Due from banks	15,876.45	7,697.33	Cashier's checks	24.17	2,623.75
Cash on hand	2,580.93	1,978.06	Savings deposits	84.87	143.01
Checks and cash items	332.77	2,588.47	Time certificates	48,395.19	71,012.42
Paid out for expenses, etc., in excess of earnings	980.45	1,806 15			
Other resources	22.50	42 00			
Totals	$95,694.23	$121,375.83	Totals	$95,694.23	$121,375.83

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CITIZENS STATE BANK OF HAYFIELD.

F. J. THOE, President; JOHN KORDING, Vice President; C. H. FINSETH, Cashier. Directors—F. J. Thoe, John Kording, J. M. Amundson, O. H. Gulbrandson, all of Hayfield; Hy Ramberg, of Kasson.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$142,678.17	$162,835.85	Capital stock	$15,000.00	$15,000.00
Overdrafts	1,440.92	427.24	Surplus	.....	3,000.00
Bkg. house, furn. and fix.	7,561.10	7,561.10	Undivided profits, net	1,447.74	679.63
Due from banks	32,759.55	18,037.10	Deposits subject to check.	59,897.66	56,775.78
Cash on hand	5,863.58	5,448.14	Cashier's checks	2,753.36	1,246.29
Checks and cash items	1,252.03	663.17	Time certificates	112,456.59	118,271.50
Totals	$191,555.35	$194,973.20	Totals	$191,555.35	$194,973.20

DULUTH STATE BANK.

DR. J. J. EKLUND, President; P. GEO. HANSON, Vice President; CARL E LONEGREN, Cashier. Directors—Francis W. Sullivan, J. W. Lyder, John J. Moe, P. Geo. Hanson, Otto Johnson, J. W. Ekblad, J. J. Eklund, all of Duluth.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$165,143.28	$208,058.51	Capital stock	$25,000.00	$25,000.00
Overdrafts	379.86	1.52	Surplus	3,000.00	5,000.00
Bonds and securities	8,000.00	10,500.00	Undivided profits, net	2,994.97	1,582.76
Bkg house, furn. and fix.	10,645.00	10,250.00	Dividends unpaid	.....	750.00
Due from banks	22,482.02	46,431.03	Deposits subject to check.	85,344.99	117,698 71
Cash on hand	7,537.49	4,979.80	Certified checks	564.64	400.72
Checks and cash items	1,302.72	920.71	Cashier's checks	834.43	473 63
			Savings deposits	74,431.48	96,572.63
			Time certificates	23,319.86	33,663.12
Totals	$215,490.37	$281,141.57	Totals	$215,490.37	$281,141.57

STATE BANK OF HOPKINS.

PAUL SWENSON, President; A. SCHILLER, Vice President; F. J. TOPKA, Cashier. Directors—Paul Swenson, A. Schiller, F. J. Topka, all of Hopkins; F. H. Wellcome, Bert Winter, both of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$310,241.12	$334,921.88	Capital stock	$25,000.00	$25,000.00
Overdrafts	78.44	140.12	Surplus	10,000.00	10,000 00
Bonds and securities	49,000.00	43,000.00	Undivided profits, net	3,186.41	5,410.23
Bkg. house, furn. and fix.	3,300.00	3,000.00	Deposits subject to check.	89,343.71	123,727.37
Due from banks	10,042.85	26,465.85	Cashier's checks	3,403.70	4,249,55
Cash on hand	12,168.85	23,546.00	Savings deposits	169,146.37	180,989.46
Checks and cash items	2,805.69	1,476.97	Time certificates	84,556 76	83,174.21
			Other liabilities	3,000.00	.....
Totals	$387,636.95	$432,550.82	Totals	$387,636.95	$432,550.82

STATE BANK OF SVEA.

A. E. RICE, President; N. O. NELSON, Vice President; JAMES MATSON, Cashier. Directors—A. E. Rice, S. B Quayle, Edwin Selvig, N. O. Nelson, all of Willmar; N. W. Nelson, of Hancock; Jno. E. Johnson, James Matson, both of Svea.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$54,013.05	$56,190.04	Capital stock	$10,000.00	$10,000.00
Overdrafts	62.29	154.96	Surplus	1,400.00	2,000.00
Bkg. house, furn. and fix.	988.56	988 56	Undivided profits, net	.....	787.22
Due from banks	9,774.92	13,777.21	Deposits subject to check.	13,615.35	13,198.02
Cash on hand	1,003.74	597.58	Cashier's checks	.....	131.04
Checks and cash items	55.42	178.16	Time certificates	40,902.84	45,770.23
Paid out for expenses, etc., in excess of earnings	20.21	.....			
Totals	$65,918.19	$71,886.51	Totals	$65,918.19	$71,886.51

FARMERS STATE BANK OF DENHAM.

JOSEPH BOCHEK, President; JOSEPH SUK, Vice President; F. L. OLSON, Cashier. Directors—Joseph Bochek, Edward Halva, both of Willow River; F. L. Olson, Joseph Suk, both of Denham; Nels S. Nelson, of Sturgeon Lake; F. J. Totusek, of Silver Lake.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$51,885.57	$56,970.69	Capital stock	$10,000.00	$10,000.00
Overdrafts	14.06	157.18	Surplus	2,000.00	2,500.00
Bkg. house, furn. and fix.	2,248.89	2,132 84	Undivided profits, net	474.50	507.50
Due from banks	7,752.91	14,533.88	Deposits subject to check.	18,261.37	25,804.04
Cash on hand	1,186.01	1,532.01	Cashier's checks	152 12	2,361.82
Checks and cash items	19.39	113.56	Time certificates	32,218.84	34,266.80
Totals	$63,106.83	$75,440.16	Totals	$63,106.83	$75,440.16

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FIRST STATE BANK OF GULLY.

A. D. STEPHENS, President; JOSEPH TAGLEY, Vice President; A. STARK, Cashier. Directors—A. D. Stephens, of Crookston; A. Stark, of Gully; Joseph Tagley, of Mentor.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$49,382.67	$66,151.89	Capital stock	$10,000.00	$10,000.00
Overdrafts	393 44	86.92	Surplus	.....	1,000.00
Bkg. house, furn. and fix.	4,050.00	4,000.00	Notes rediscounted and bills payable	3,000.00	.....
Due from banks	1,257.14	1,856.39	Deposits subject to check.	17,044.60	20,416.59
Cash on hand	2,720.90	660.44	Cashier's checks	3,590.49	2,945 18
Checks and cash items	350 12	543.82	Time certificates	24,667.92	39,699 80
Paid out for expenses, etc., in excess of earnings	148.74	762.11			
Totals	$58,303.01	$74,061.57	Totals	$58,303.01	$74,061.57

SECURITY STATE BANK OF EDEN VALLEY.

FRANK ROLFES, President; H. C. BULL, Vice President; GEO. TOMPERS, Vice President; F. C. MEIER, Cashier. Directors—Frank Rolfes, Wm. H. Rolfes, Geo Tompers, Wm. Cashman, John Foley, F. C. Meier, all of Eden Valley; T. F. McClure, of Litchfield; Wm. Bierman, of Detroit; Ernest Campbell, of Litchfield.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$126,907.29	$148,343.44	Capital stock	$15,000.00	$15,000.00
Overdrafts	257.05	371.19	Surplus	1,500.00	2,000.00
Bkg. house, furn. and fix.	6,295.45	6,200.00	Notes rediscounted and bills payable	.....	4,000.00
Due from banks	9,733.07	6,796.78	Deposits subject to check.	19,514.98	26,978 64
Cash on hand	1,894.97	2,236.50	Cashier's checks	600.00	434.85
Checks and cash items	5.75	31.70	Time certificates	108,959.64	117,180.08
Paid out for expenses, etc., in excess of earnings	481 04	1,613.96			
Totals	$145,574.62	$165,593.57	Totals	$145,574.62	$165,593.57

FIRST STATE BANK OF NORTH ST. PAUL.

P. S. WICK, President; JOHN LUGER, Vice President; J. W. HERRICK, Vice President; J. C. EFFINGER, Cashier. Directors—P. S. Wick, of St. Paul; John Luger, J. W. Herrick, Andrew A. Lawson, Martin Luger, John Schleck, J. C. Effinger, all of North St. Paul.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$83,391 87	$97,238.08	Capital stock	$15,000.00	$15,000.00
Overdrafts	149.55	131.16	Surplus	2,000 00	2,000.00
Bonds and securities	5,000.00	18,100.00	Undivided profits, net	1,149.82	419.16
Bkg. house, furn. and fix.	4,400 00	4,400.00	Deposits subject to check.	39,718.04	53,134.98
Due from banks	16,421.10	9,630.73	Cashier's checks	334.65	796.53
Cash on hand	5,823.33	3,324.48	Due to banks	9,865 00	6,029.90
Checks and cash items	27.75	202.90	Savings deposits	29,693.81	41,327 78
Other resources	.....	209.54	Time certificates	17,452.28	14,528.54
Totals	$115,213.60	$133,236.89	Totals	$115,213.60	$133,236.89

FARMERS STATE BANK OF LAFAYETTE.

T. F. BERGQUIST, President; E. W. OLSON, Vice President; HENRY JOHNSON, Cashier. Directors—T. F. Bergquist, August Hed, Adam Goblirsch, John A. Johnson, Henry Johnson, all of Lafayette; E. W. Olson, J. August Swanson, both of Winthrop.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$123,466.29	$140,378.43	Capital stock	$15,000.00	$15,000.00
Overdrafts	162.08	547.84	Surplus	1,500.00	2,000.00
Bonds and securities	4,000.00	2,000.00	Undivded profits, net	.....	953.00
Bkg. house, furn. and fix.	5,250 00	5,150.00	Notes rediscounted and bills payable	2,000 00	5,500.00
Other real estate	7,255.59	6,500 00	Deposits subject to check.	34,264.16	33,564.13
Due from banks	12,039.85	7,839.98	Cashier's checks	1,361.24	2,105.64
Cash on hand	3,484.21	1,866.90	Savings deposits	5,228.13	7,007.70
Checks and cash items	1,239.66	996.51	Time certificates	97,602.42	99,149.19
Paid out for expenses, etc., in excess of earnings	58.27	.....			
Totals	$156,955.95	$165,279.66	Totals	$156,955.95	$165,279.66

FIRST STATE BANK OF OKLEE.

A. P. TOUPIN, President; JOHN PETTERSON, Vice President; OLE SANNES, Cashier. Directors—A. P. Toupin, Ole Sannes, D. M. Toupin, all of Oklee; John Petterson, of Crookston; J. A. Duffy, of Red Lake Falls.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$76,848.38	$108,658.86	Capital stock	$10,000.00	$10,000.00
Overdrafts	196.40	400.27	Surplus	2,000.00	2,000.00
Bkg. house, furn and fix.	4,500.00	4,500.00	Undivided profits, net	183.85	67.74
Due from banks	7,809.77	12,118.15	Deposits subject to check.	17,979.12	24,776.57
Cash on hand	1,889.32	2,471 61	Cashier's checks	1,565 68	4,554.76
Checks and cash items	680.50	268.42	Time certificates	60,195.72	87,018 24
Totals	$91,924.37	$128,417.31	Totals	$91,924.37	$128,417.31

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STATE BANK OF ESSIG.

EMIL G. HAGE, President; W. C. HEIMANN, Vice President; E. E. SPELBRINK, Cashier. Directors—Emil G. Hage, Aug C. Dahl, John Gareis, Louis Spelbrink, all of New Ulm; W. C. Heimann, H. J. Albrecht, E. E. Spelbrink, all of Essig.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$95,464.02	$91,398.28	Capital stock	$10,000.00	$10,000.00
Overdrafts	194.01	27.93	Surplus	1,500.00	1,500.00
Bkg. house, furn. and fix.	3,200.00	3,200.00	Deposits subject to check.	15,072.32	14,090.46
Due from banks	17,853.10	8,737.73	Cashier's checks	271.28	196.75
Cash on hand	1,458.76	2,654 22	Savings deposits	331 10	475.24
Checks and cash items	2,338 45	.....	Time certificates	93,763.07	79,844.66
Paid out for expenses, etc., in excess of earnings	429.43	88.95			
Totals	$120,937.77	$106,107.11	Totals	$120,937.77	$106,107.11

FIRST STATE BANK OF CLEARBROOK.

S. S. STADSVOLD, President; LEWIS LOHN, Vice President; L. JENSEN, Cashier. Directors—S. S. Stadsvold, Lewis Lohn, both of Fosston; A. D. Stephens, of Crookston; A. Kaiser, of Bagley; L. Jensen, of Clearbrook.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$47,004 20	$49,526.75	Capital stock	$10,000.00	$10,000.00
Overdrafts	111.01	79.06	Surplus	2,000.00	2,000.00
Bonds and securities	5,461.23	4,967.25	Undivided profits, net	183.75	421.73
Bkg. house, furn. and fix.	3,875.00	3,875.00	Deposits subject to check.	21,444.91	25,667.51
Due from banks	4,586.84	31,045.51	Cashier's checks	1,389.12	1,993.91
Cash on hand	3,927 63	1,800.15	Time certificates	30,535.80	51,483.51
Checks and cash items	587.67	272.94			
Totals	$65,553.58	$91,566 66	Totals	$65,553.58	$91,566.66

FARMERS STATE BANK OF COMFREY.

J. H. DICKMAN, President; C. F. SCHWIEGER, Vice President; A. M. BRADBURY, Vice President; G. W. SCHAFFER, Cashier. Directors—J. H. Dickman, August Klein, both of Mountain Lake; C. F. Schwieger, Emil Samuelson, A. M. Bradbury, Emil Altermatt, P. G. Quarnstrom, all of Comfrey.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$187,316 81	$203,237.12	Capital stock	$15,000.00	$15,000.00
Overdrafts	679 36	631.17	Surplus	9,000.00	12,000 00
Bkg. house, furn. and fix.	10,535.00	9,580.00	Undivided profits, net	55.30	865.42
Other real estate	.....	750.00	Deposits subject to check.	62,816.07	61,403.28
Due from banks	22,160.74	27,938.88	Cashier's checks	823.23	1,388.65
Cash on hand	6,095.06	6,782.39	Savings deposits	2,545.83	3,002.71
			Time certificates	136,546.54	155,259.50
Totals	$226,786.97	$248,919 56	Totals	$226,786.97	$248,919 56

ULEN STATE BANK.

L. D. FOSKETT, President; O. R. ANDERSON, Vice President; H. A. JOHNSON, Cashier. Directors—Ole Skalet, Herman Herzog, H. A. Johnson, all of Ulen; O. Ralph Andersen, of Minneapolis; L. D. Foskett, of Crookston.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$126,939.22	$150,575 57	Capital stock	$10,000.00	$10,000.00
Overdrafts	608.17	1,536.39	Surplus	3,500.00	6,000.00
Bonds and securities	2,170.74	2,127.95	Notes rediscounted and bills payable	5,500.00	10,000.00
Bkg. house, furn. and fix.	5,600.00	5,800.00	Deposits subject to check.	33,451.04	38,819.84
Due from banks	3,564.72	6,190.85	Cashier's checks	1,286.95	4,917.55
Cash on hand	3,902.75	4,641.95	Savings deposits	1,625.48	2,031.32
Checks and cash items	12.54	599.30	Time certificates	89,583.67	101,040 63
Paid out for expenses, etc., in excess of earnings	2,149.00	1,337 33			
Totals	$144,947.14	$172,809.34	Totals	$144,947.14	$172,809.34

HOME STATE BANK OF MAYNARD.

JAMES HAUKLAND, President; W. H. CORNWRIGHT, Vice President; H. L. SHAND, Cashier. Directors—James Haukland, W. H. Cornwright, H. L. Shand, all of Maynard.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$50,715.83	$50,425.38	Capital stock	$10,000.00	$10,000.00
Overdrafts	291.42	143.46	Surplus	2,000.00	3,000.00
Bkg. house, furn. and fix.	2,000.00	2,203.40	Undivided profits, net	260.36	.....
Due from banks	4,212.52	9,615.62	Notes rediscounted and bills payable	5,000.00	.....
Cash on hand	2,331.22	1,590.06	Deposits subject to check.	9,599 20	20,770.78
Checks and cash items	14.38	53 45	Cashier's checks	430.64	243 59
Paid out for expenses, etc., in excess of earnings	.....	7.95	Time certificates	32,305.17	30,024.95
Other resources	30.00	.....			
Totals	$59,595.37	$64,039.32	Totals	$59,595.37	$64,039.32

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AMIRET STATE BANK.

LESTER J. FITCH, President; R. A. MITCHELL, Vice President; F. T. SHAEFFER, Cashier. Directors—Lester J. Fitch, of Tracy; R. A. Mitchell, F. T. Shaeffer, Solomon Greeley, C. S. Rowell, all of Amiret.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$66,498.83	$71,962.54	Capital stock	$10,000.00	$10,000.00
Overdrafts	270.55	254.22	Surplus	2,000.00	2,600.00
Bkg. house, furn. and fix.	3,699.75	3,500.00	Undivided profits, net	201.34	18.77
Due from banks	8,511.77	10,914.03	Notes rediscounted and bills payable	5,000.00	7,500.00
Cash on hand	2,970.81	1,811 34	Deposits subject to check.	28,659.88	34,912.28
Checks and cash items	.....	17.55	Cashier's checks	100.00	660.80
			Time certificates	35,990 49	32,767.83
Totals	$81,951.71	$88,459.68	Totals	$81,951.71	$88,459.68

FARMERS AND MERCHANTS STATE BANK OF LANCASTER.

J. H. BRADISH, President; R. C. McMILLAN, Vice President; J. A. ANDERSON, Cashier. Directors—Ludvig Peterson, W. A. Lindgren, R. C. McMillan, J. A. Anderson, all of Lancaster; J. H. Bradish, William Inglis, A. P. T. Suffel, all of Hallock.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$52,069.57	$60,042.46	Capital stock	$10,000.00	$10,000.00
Overdrafts	291.09	144.97	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	5,144.05	5,227.08	Notes rediscounted and bills payable	7,000.00	4,500.00
Due from banks	3,106.99	2,597.81	Deposits subject to check.	15,999.36	17,820.30
Cash on hand	521.99	2,043.20	Cashier's checks	385.84	201.51
Checks and cash items	481.39	330.16	Time certificates	27,780.13	38,089.24
Paid out for expenses, etc., in excess of earnings	1,550 25	2,225.37			
Totals	$63,165.33	$72,611.05	Totals	$63,165.33	$72,611.05

STATE BANK OF GRANDY.

NELS J. BENSON, President; A. E. OMAN, Vice President; O. W. AKERSON, Cashier. Directors—Nels J. Benson, of Minneapolis; O. W. Akerson, A. E. Oman, M. G. Geslin, S. S. Morell, all of Grandy.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$48,306 76	$62,566 91	Capital stock	$10,000.00	$10,000.00
Overdrafts	129.72	368.42	Surplus	1,500.00	1,800.00
Bkg. house, furn. and fix.	2,000.00	2,000.00	Undivided profits, net	.....	39.13
Due from banks	6,475.19	8,578.92	Deposits subject to check.	11,104.16	17,183.13
Cash on hand	3,480.33	4,186.56	Certified checks	.....	2.78
Checks and cash items	4.24	429.08	Cashier's checks	1,772.90	2,418 03
Paid out for expenses, etc., in excess of earnings	48.29	.....	Time certificates	36,067.47	46,686.82
Totals	$60,444.53	$78,129.89	Totals	$60,444.53	$78,129.89

FARMINGTON STATE BANK.

H. D. REISINGER, President; GEORGE R. HART, Vice President; C. A. CARLSON, Cashier. Directors—H. D. Reisinger, C. A. Carlson, Geo. R. Hart, Chas. S. Lewis, Wm. H. Ehlers, all of Farmington; A. L. Sayers, of Lakeville; James G. Swan, of Minneapolis.

Resources.	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$138,495.86	$168,637.31	Capital stock	$15,000.00	$15,000.00
Overdrafts	323.19	2,002.30	Surplus	1,175.00	2,500.00
Bkg. house, furn. and fix.	7,503.28	7,840.79	Notes rediscounted and bills payable	5,000.00	15,000.00
Due from banks	4,589.34	4,638.35	Deposits subject to check.	47,607.06	44,949.73
Cash on hand	5,531.63	4,917 96	Cashier's checks	2,259.35	4,541.35
Checks and cash items	676.57	903.75	Due to banks	.....	1,331.66
Paid out for expenses, etc., in excess of earnings	440.93	1,110.27	Savings deposits	13,465 15	19,061.25
Other resources	86.54	45.35	Time certificates	73,140.78	87,712.09
Totals	$157,647.34	$190,096.08	Totals	$157,647.34	$190,096.08

SECURITY STATE BANK OF HOLDINGFORD.

J. B. KLASEN, President; JOS. KLASEN, Vice President; M. F. Tschida, Cashier. Directors—J. B. Klasen, Jos. Klasen, M. F. Tschida, all of Holdingford.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$134,993.58	$142,824.46	Capital stock	$12,000.00	$12,000.00
Overdrafts	912.73	261.39	Surplus	1,600.00	2,400.00
Bkg. house, furn. and fix.	3,840.00	3,840.00	Undivided profits, net	385.43	1,131.71
Due from banks	3,044.34	3.163.36	Deposits subject to check.	17,544.19	12,309.63
Cash on hand	2,480.05	2,715 49	Cashier's checks	145 00	2.166.90
			Time certificates	113,596.08	122,796 46
Totals	$145,270.70	$152,804.70	Totals	$145,270.70	$152,804.70

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DAYTONS BLUFF STATE BANK OF ST. PAUL.

HENRY EHLERS, President; WILLIAM SALISBURY, Vice President; P. O. SKOGLUND, Cashier. Directors—W. W. Dunn, F. J. Plondke, William Salisbury, Henry Ehlers, P. O. Skoglund, all of St. Paul; Frank Swanson, C. R. Peterson, both of Cokato.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$270,478.37	$362,634.85	Capital stock	$25,000.00	$25,000.00
Overdrafts	54.96	99.14	Surplus	5,000.00	10,000.00
Bonds and securities	64,951.10	99,271.20	Undivided profits, net	5,920.11	4,152.78
Bkg. house, furn. and fix.	8,800.00	8,700.00	Deposits subject to check.	171,224.54	186,490.89
Due from banks	90,741.03	61,443 58	Certified checks	685 00	11.55
Cash on hand	12,674 37	11,295.86	Cashier's checks	4,728.68	7,234 37
Checks and cash items	434.95	82.65	Savings deposits	149,568.28	197,838.46
Other esources	375.06	661.05	Time certificates	86,383.23	113,460.28
Totals	$448,509.84	$544,188.33	Totals	$448,509.84	$544,188.33

STATE BANK OF LORETTO.

HENRY SCHUMACHER, President; J. A. GUTZLER, Vice President; E. E. MOORE, Cashier. Directors—Michael Jacobs, Henry Schumacher, E. E. Moore, all of Loretto; Math Schumacher, of Maple Plain; J. A. Gutzler, of Park Rapids.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$83,372.92	$85,554.62	Capital stock	$10,000.00	$10,000.00
Overdrafts	171.17	534.15	Surplus	1,600.00	2,000.00
Bkg. house, furn. and fix.	5,335.00	5,250 00	Undivided profits, net	267.20	127.83
Due from banks	8,878 96	10,095.98	Deposits subject to check.	17,029.98	14,834.72
Cash on hand	2,822.73	2,929.04	Cashier's checks	1,427.70	1,353 30
Checks and cash items	58.69	.....	Savings deposits	10,467.58	18,830.25
Other resources	156.40	233.57	Time certificates	60,003.41	57,451.26
Totals	$100,795.87	$104,597.36	Totals	$100,795.87	$104,597.36

FARMERS STATE BANK OF BELVIEW.

S. F. PETERSON, President; R. E. GRYTING, Vice President; G. F. RAHN, Cashier. Directors—S. F. Peterson, R. E. Gryting, R. Rahn, Ole Nelson, Grant Rahn, G. F. Rahn, all of Belview; M. A. Keifer, of Sleepy Eye.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$61,567.26	$74,334.61	Capital stock	$10,000.00	$15,000.00
Overdrafts	108.27	92.84	Surplus	1,500.00	3,000.00
Bkg. house, furn. and fix.	3,736 00	5,374.40	Undivided profits, net	312.60	160.37
Due from banks	7,380 05	4,376.55	Deposits subject to check.	16,023 09	15,435.91
Cash on hand	2,641.58	3,107.56	Cashier's checks	101.35	189 80
			Time certificates	47,496.12	53,499.88
Totals	$75,433.16	$87,285.96	Totals	$75,433.16	$87,285.96

CAMDEN PARK STATE BANK OF MINNEAPOLIS.

A. M. HOVLAND, President; E. R. FRISSELL, Vice President; G. E. WOEHLER, Vice President; G. B. SIGURDSON, Cashier. Directors—A. M. Hovland, E. R. Frissell, G. E. Woehler, Charles Johnson, G. A. Haertel, W. F. Eggers, Pontus Winslow, G. B. Sigurdson, all of Minneapolis; F. M. Libby, of Robbinsdale.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$149,615.19	$201,401.07	Capital stock	$25,000.00	$25,000.00
Overdrafts	147.61	718.52	Surplus	5,000.00	5,000.00
Bonds and securities	22,781.15	18,000.00	Undivided profits, net	4,527.15	6,781.50
Bkg. house. furn. and fix.	7,500.00	7,500 00	Deposits subject to check.	44,563.41	59,116.91
Due from banks	3,040.57	8,555.21	Demand certificates	1,123.08	634 51
Cash on hand	5,983.45	5,431.96	Certified checks	28.40	100.00
Checks and cash items	577.64	1,549.01	Cashier's checks	822.38	3,285.60
Other resources	182.50	45.00	Savings deposits	92,495.82	126,826.59
			Time certificates	16,267.87	16,455.66
Totals	$189,828.11	$243,200.77	Totals	$189,828.11	$243,200.77

BROWNTON STATE BANK.

J. F. ZEIDLER, President; M. B. WEST, Vice President; R. J. ZEIDLER, Cashier. Directors—J. F. Zeidler, of Minneapolis; R. J. Zeidler, Otto Sell, Henry Mielke, Jos. H. Zander, M. B. West, August Klopfleisch, all of Brownton.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$157,600.91	$127,355.52	Capital stock	$15,000.00	$15,000.00
Overdrafts	304.44	1,159.40	Surplus	3,000.00	3,500.00
Bonds and securities	500.00	.....	Deposits subject to check.	17,756 49	16,880.19
Bkg. house. furn. and fix.	6,000.00	6,000.00	Demand certificates	299.49	391.49
Due from banks	7,573.85	4,929.57	Cashier's checks	2,094.00	340.00
Cash on hand	4,175.25	4,913.17	Savings deposits	1,707.07	3,176.51
Checks and cash items	.....	588.99	Time certificates	137,669.79	107,575.34
Paid out for expenses, etc., in excess of earnings	1,372.39	1,916.88			
Totals	$177,526.84	$146,863.53.	Totals	$177,526.84	$146,863.53

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FARMERS STATE BANK OF BRANDON.

P. O. UNUMB, President; B. T. TEIGEN, Vice President; A. B. BURKEE, Cashier. Directors—P. O. Unumb, A. A. Urness, both of Alexandria; B. T Teigen, Peter Hoplin, Ole J. Berg, Wm. Peffer, F. G. Dobmeyer, J. M. Schirber, A. B. Burkee, all of Brandon.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$200,903.79	$250,716.55	Capital stock	$15,000.00	$15,000.00
Overdrafts	903.40	393.15	Surplus	3,000.00	4,000.00
Bkg. house, furn. and fix.	4,750.00	4,400.00	Notes rediscounted and bills payable	.....	2,000.00
Due from banks	5,478.59	13,135.84	Deposits subject to check.	12,642.85	24,029 05
Cash on hand	4,961.04	5,194.83	Cashier's checks	6,118.13	1,788.67
Checks and cash items	405.85	601.96	Savings deposits	2,285.66	3,369.48
Paid out for expenses, etc., in excess of earnings	948.12	1,670.21	Time certificates	179,304.15	225,925.34
Totals	$218,350.79	$276,112.54	Totals	$218,350.79	$276,112.54

HOKAH STATE BANK.

C. J. SCOFIELD, President; ALBERT MARQUARDT, Vice President; G. J. HOFFMAN, Cashier. Directors—C. J. Scofield, of Spring Grove; Felix Hafner, of La Crescent; J. L. Klein, Albert Marquardt, both of Hokah.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$150,428.10	$171,328.29	Capital stock	$10,000.00	$10,000.00
Overdrafts	794.04	134.74	Surplus	3,350.00	3,350.00
Bonds and securities	20,400.00	12,790 00	Undivided profits, net	1,639.59	1,172 62
Bkg. house, furn. and fix.	3,300.00	3,325.00	Deposits subject to check.	24,998.21	25,776.90
Due from banks	26,664.91	22,539.09	Cashier's checks	87.00	.....
Cash on hand	2,627.23	2,820.03	Savings deposits	38,633.62	47,869.37
Checks and cash items	24.74	59.91	Time certificates	125,530.60	124,828.17
Totals	$204,239.02	$212,997.06	Totals	$204,239.02	$212,997.06

FIRST STATE BANK OF HUGO.

H. A. WARNER, President; E. KELLER, Vice President; P. J. HOULE, Cashier. Directors—H. A. Warner, J. H. Spink, both of White Bear Lake; E. Keller, of St. Cloud; P. J. Houle, Joseph Carpenter, E. Latendresse, Louis Trudeau, all of Hugo.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$66,328.14	$71,563.88	Capital stock	$10,000.00	$10,000.00
Overdrafts	209 84	267.87	Surplus	2,500.00	4,000.00
Bkg house, furn. and fix.	3,800.00	4,032.25	Undivided profits, net	1,768.38	1,456 77
Due from banks	1,129.01	10,578.55	Deposits subject to check.	15,037.88	23,794.72
Cash on hand	1,916.98	2,103.95	Cashier's checks	1,032.21	1,855.07
Checks and cash items	417.66	365.08	Due to banks	8,129 58	.....
			Savings deposits	16,238.77	23,123.36
			Time certificates	19,091.15	24,681.66
			Other liabilities	3.66	.....
Totals	$73,801.63	$88,911.58	Totals	$73,801.63	$88,911.58

STATE BANK OF GREENWALD.

F. H. WELLCOME, President; NIC. KRAEMER, Vice President; T. G. WURST, Cashier. Directors—F. H Wellcome, of Minneapolis; John J. Ahmann, of Richmond; Nic. Kraemer, T. G. Wurst, both of Greenwald; John Braun, of Melrose.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$109,847.17	$136,996.25	Capital stock	$12,000.00	$12,000.00
Overdrafts	315.49	.....	Surplus	1,800.00	2,300.00
Bkg. house, furn. and fix.	1,000.00	6,574.94	Undivided profits, net	2,181.01	1,758 88
Due from banks	5,799.77	8,308.29	Deposits subject to check.	16,357.49	30,556.15
Cash on hand	2,112.53	2,094 97	Demand certificates	1,212.58	.....
Checks and cash items	280.65	932.24	Cashier's checks	.....	2,242.10
Other resources	.....	68.40	Time certificates	85,804.53	106,117.96
Totals	$119,355.61	$154,975.09	Totals	$119,355.61	$154,975.09

STATE BANK OF ROCKVILLE.

J. J. AHMANN, President; JOHN WEISMAN, Vice President; J. H. BREUNIG, Cashier. Directors—John Ahmann, of Richmond; Rev. Henry Leuthner, of Kimball; F. H. Wellcome, of Minneapolis; J. H. Breunig, Jno. Weisman, both of Rockville.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$87,545.81	$102,670.86	Capital stock	$10,000.00	$10,000.00
Overdrafts	207.26	140.31	Surplus	2,000.00	2,000.00
Bonds and securities	4,500.00	4,500.00	Undivided profits, net	2,587.23	1,398.01
Bkg. house, furn. and fix.	2,540.06	4,500.00	Deposits subject to check.	18,402.45	22,000.22
Due from banks	5,573.43	5,409.00	Demand certificates	772.89	315 97
Cash on hand	1,425.04	2,444 18	Time certificates	68,744.17	83,175.59
Checks and cash items	715.14	225.44	Other liabilities	.....	1,000.00
Totals	$102,506.74	$119,889.79	Totals	$102,506.74	$119,889.79

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ALTURA STATE BANK.

L. F. KRAMER, President; M. TIMM, Vice President; ALBERT KRAMER, Cashier. Directors—L. F. Kramer, of Elba; M. Timm, of Utica; F. Nelson, of Altura; J. P. Frisch, of Minneiska; F. J. Kramer, of St. Charles.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$98,482.46	$120,521.36	Capital stock	$10,000.00	$10,000.00
Overdrafts	175.42	482.81	Surplus	1,000.00	2,000.00
Bkg. house, furn. and fix.	4,000 00	3,800.00	Undivided profits, net	1,210.31	1,079.98
Due from banks	7,333.98	11,279.64	Dividends unpaid	.....	6 00
Cash on hand	3,606.36	2,955.29	Deposits subject to check.	30,952.31	36,395.65
Checks and cash items	16.23	287.21	Cashier's checks	1,689.78	18.81
			Savings deposits	.....	7,979.71
			Time certificates	68,762 05	81,846.16
Totals	$113,614 45	$139,326.31	Totals	$113,614 45	$139,326.31

CITIZENS STATE BANK OF GLENVILLE.

H. HOUG, President; C. L. SWENSON, Vice President; S. P. NELSON, Vice President; A. P. SAWYER, Cashier. Directors—H. Houg, A. P. Sawyer, S. P. Nelson, J. P. Nelson, H. G. Sawyer, all of Glenville; H. C. Nelson, of Hayward; C. L. Swenson, of Albert Lea.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$73,882.17	$99,615.81	Capital stock	$10,000.00	$10,000.00
Overdrafts	926.34	985.00	Surplus	1,000.00	1,500.00
Bkg. house, furn. and fix.	5,906.83	5,906.83	Undivided profits, net	.....	28.50
Due from banks	10,766.96	6,189.29	Deposits subject to check.	29,618.70	34,066.31
Cash on hand	1,021.58	1,819.78	Cashier's checks	696.46	1,904.22
Checks and cash items	360.78	906 12	Time certificates	51,587.15	67,923.80
Paid out for expenses, etc., in excess of earnings	37.65	.....			
Totals	$92,902.31	$115,422.83	Totals	$92,902.31	$115,422.83

MARKET STATE BANK OF MINNEAPOLIS.

ADAM HANNAH, President; HENRY BACHMAN, Vice President; NELSON H. REEVES, Vice President; W. L. SIMPSON, Cashier. Directors—Henry Bachman, Barney Kesler, N. H. Reeves, Herman Bachman, O. M. Farmer, William Hoban, Wallace M Cooper, N. A. Shepard, C. M. Fitch, Arthur J. Schell, Adam Hannah, E. J. Anderson, M. H. Harris, A. G. Perry, all of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$219,651.49	$221,978.81	Capital stock	$25,000.00	$25,000.00
Overdrafts	387.82	998.90	Surplus	5,000.00	5,000.00
Bonds and securities	.....	11,768.16	Undivided profits, net	5,910 64	821.30
Bkg. house, furn. and fix.	4,700.00	4,850.00	Deposits subject to check.	155,548.64	224,698.33
Due from banks	16,415.33	128,109.02	Certified checks	878.30	416.11
Cash on hand	11,326 27	9,309.56	Cashier's checks	841.88	9,794.51
Checks and cash items	10,255.35	16,565.41	Savings deposits	53,328 45	70,564.49
Other resources	2,829.86	5,699.09	Time certificates	12,839.51	62,984.21
			Other liabilities	6,218.70	.....
Totals	$265,566.12	$399,278.95	Totals	$265,566.12	$399,278.95

FARMERS AND MERCHANTS STATE BANK OF OKLEE.

T. ANDERSON, President; J. A. C. TORGERSON, Vice President; W. B. TORGERSON, Cashier. Directors—T Anderson, of Milan; T. A. Torgerson, of Greenbush; J. A. C. Torgerson, I. J. Torgerson, W. B. Torgerson, all of Oklee.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$117,367.73	$138,131 57	Capital stock	$10,000.00	$10,000.00
Overdrafts	162.71	280.86	Surplus	6,000.00	6,000.00
Bkg. house, furn. and fix.	4,980.00	4,900.00	Notes rediscounted and bills payable	20,821.55	9,801.00
Other real estate	.....	549.73	Deposits subject to check.	23,205.62	35,377 21
Due from banks	6,391.89	13,789.06	Cashier's checks	2,666.51	1,166.77
Cash on hand	2,503.15	1,934 93	Due to banks	.....	2,003.33
Checks and cash items	62.38	22.10	Time certificates	70,025.30	95,538.38
Paid out for expenses, etc., in excess of earnings	1,251.12	278.44			
Totals	$132,718.98	$159,886.69	Totals	$132,718.98	$159,886.69

CITIZENS STATE BANK OF ST. PETER.

A. M. JENSEN, President; C. H. CLARK, Vice President; N. H. OLSON, Cashier. Directors—A. M. Jensen, C. H. Clark, Geo. T. Olsen, J. M. Turner, N. H. Olson, Ed. McGrath, Sam. Haugdahl, all of St. Peter; A. P. Anderson, of Nicollet, L. Redding, of Lamberton.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$325,401.89	$351,213.44	Capital stock	$30,000.00	$30,000.00
Overdrafts	1,582.36	271.35	Surplus	4,000 00	6,500.00
Bonds and securities	12,100.00	9,100 00	Undivided profits, net	827.04	1,200.06
Bkg. house, furn. and fix.	7,000.00	6,250.00	Dividends unpaid	16.00	.....
Other real estate	2,327 64	.....	Deposits subject to check.	91,642.74	78,743 79
Due from banks	35,498.05	20,417.89	Certified checks	250.00	295.00
Cash on hand	10,536.31	13,747.98	Cashier's checks	15,372.02	7,663.21
Checks and cash items	179.35	24.53	Due to banks	1,475.66	13,362.89
			Savings deposits	62,108.35	65,490.85
			Time certificates	188,933.79	197,769 39
Totals	$394,625.60	$401,025.19	Totals	$394,625.60	$401,025.19

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FARMERS AND MERCHANTS STATE BANK OF WABASHA.

J. R. KELLY, President; LAWRENCE SCHURHAMMER, Vice President; EDW. B. KENEFIC, Cashier. Directors—J. R. Kelly, of Wahpeton, N. D.; Edw. B. Kenefic, Lawrence Schurhammer, Joseph Welp, John B. Ulrich, all of Wabasha.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$174,027.54	$197,310.25	Capital stock	$25,000.00	$25,000.00
Overdrafts	1,088.46	1,674 07	Surplus	1,700.00	2,350.00
Bonds and securities	2,000.00	2,000.00	Undivided profits, net	433.51	394.13
Bkg. house, furn. and fix.	6,537.83	6,631.91	Deposits subject to check.	37,928 83	40,759.48
Other real estate	1,263.50	.....	Cashier's checks	335.00	456.80
Due from banks	10,968.05	18,879.71	Savings deposits	3,723.71	5,132.79
Cash on hand	6,217.48	10,212.34	Time certificates	133,229.44	162,918.33
Checks and cash items	247.63	303 25			
Totals	$202,350.49	$237,011.53	Totals	$202,350.49	$237,011.53

FARMERS STATE BANK OF ST. CLOUD.

C. D. SCHWAB, President; W. W. SMITH, Vice President; A. W. CORWIN, Cashier. Directors—C. D. Schwab, P. R. Thielman, W. W. Smith, L. M. Schwab, A. W. Corwin, all of St Cloud.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$242,896.50	$310,188.99	Capital stock	$50,000.00	$50,000.00
Overdrafts	2,935.32	2,132.13	Surplus	2,500.00	5,000.00
Bkg. house, furn. and fix.	19,680.00	19,915 00	Undivided profits, net	743.95	634.45
Due from banks	14,195.51	20,171.88	Dividends unpaid	10 00	.....
Cash on hand	9,713.30	14,144.91	Deposits subject to check.	124,342.77	166,520.96
Checks and cash items	6,388.98	7,511.03	Demand certificates	297.63	145.24
			Certified checks	378.30	1,525.00
			Cashier's checks	19 02	2,655.23
			Due to banks	4,445.27	4,536.52
			Savings deposits	33,555.14	31,509.25
			Time certificates	79,517 53	111,537.29
Totals	$295,809.61	$374,063.94	Totals	$295,809.61	$374,063.94

SECURITY STATE BANK OF PILLAGER.

WM. J. LEWIS, President; E. E. GREENO, Vice President; MURRAY M. McNAIR, Cashier. Directors—Wm. J. Lewis, E. E. Greeno, both of Staples; Murray M. McNair, Frank Swanson, both of Pillager; John Dower, of Wadena.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$58,127.93	$68,870.40	Capital stock	$10,000.00	$10,000.00
Overdrafts	208.68	136.64	Surplus	1,000.00	2,000.00
Bkg. house, furn. and fix.	4,100 00	4,100.00	Undivided profits, net	123 33	.....
Other real estate	2,500.00	400.00	Deposits subject to check.	33,650.77	42,890.28
Due from banks	5,784 62	12,662.51	Cashier's checks	4,792.50	433.09
Cash on hand	2,829.49	2,776.83	Time certificates	24,048.19	34,615.34
Checks and cash items	64.07	992.33			
Totals	$73,614.79	$89,938.71	Totals	$73,614.79	$89,938.71

SECURITY STATE BANK OF HIBBING.

C. A. REMINGTON, President; H. P. REED, Vice President; W. R. SPENSLEY, Cashier. Directors—B. S. Adams, W. E. Hunt, G. E. Harrison, M. Salminen, H. P. Reed, Wm. Wearne, F. L. Coventry, C. A. Remington, P. R. Thomas, all of Hibbing.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$188,260.39	$201,337.08	Capital stock	$25,000.00	$25,000.00
Overdrafts	254.72	156.22	Surplus	5,000.00	5,000.00
Bonds and securities	19,000.00	19,000.00	Undivided profits, net	2,381.33	3,938.53
Bkg house. furn. and fix.	1,800.00	1.00	Deposits subject to check.	157,751 89	207,305.14
Due from banks	47,822.68	87,192.77	Cashier's checks	3.00	2 00
Cash on hand	20,731.59	29,373 73	Savings deposits	29.203.26	66,948.47
Checks and cash items	6,307.20	2,531.54	Time certificates	64,837.10	31,546.09
Other resources	.....	147.89			
Totals	$284,176.58	$339,740.23	Totals	$284,176.58	$339,740.23

FIRST STATE BANK OF REMER.

HERBERT N. HARDING, President; JULIUS NEILS, Vice President; EDWIN J. RESCH, Cashier. Directors—Julius Neils, Herbert N. Harding, both of Cass Lake; J. P. Foote, of Crookston; Theodore M. Klement, of Remer.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$40,087.69	$40,190.08	Capital stock	$10,000.00	$10,000.00
Overdrafts	.90	14.15	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	4,050 00	4,050 00	Undivided profits, net	421.04	712.15
Other real estate	110.00	1,926.38	Notes rediscounted and bills payable	1,000.00	.....
Due from banks	2,276.30	9,067.05	Deposits subject to check.	29 916 01	35.897.39
Cash on hand	1,844.51	1,557.90	Demand certificates	1,652.76	1,732.62
Checks and cash items	106.83	356.27	Certified checks	94 97	46.37
Other resources	353.70	222.46	Time certificates	3,745.15	6,995.76
Totals	$48,829.93	$57,384 29	Totals	$48,829.93	$57,384.29

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MEIRE GROVE FARMERS STATE BANK.

P. A. HILBERT, President; GERHARD SCHULZETENBERGE, Vice President; E. ORTMANN, Cashier. Directors—P. A. Hilbert, Gerhard Schulzetenberge, both of Meirose; E. Ortmann, of Meire Grove.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$95,611 84	$121,741.47	Capital stock	$12,000.00	$12,000.00
Overdrafts	139.81	59.81	Surplus	1,500.00	2,000.00
Bkg. house, furn. and fix.	530.12	530.12	Deposits subject to check.	5,970.03	12,030.77
Other real estate	.....	500.00	Cashier's checks	225.00	1,358.18
Due from banks	1,672.79	6,468.43	Time certificates	82,330.13	105,609.64
Cash on hand	1,883.52	1,122.35			
Checks and cash items	118.92	246.05			
Paid out for expenses, etc., in excess of earnings	2,068.16	2,330.36			
Totals	$102,025.16	$132,998.59	Totals	$102,025.16	$132,998.59

STATE BANK OF OAKLAND.

ALFRED CHRISTOPHERSON, President; H. E. SKINNER, Vice President; A. A. SORENSON, Cashier. Directors—Wm. L. Palmer, Alfred Christopherson, H. E. Skinner, all of Albert Lea; A. A. Sorenson, of Oakland; Jas. L. Sorenson, of Clarks Grove.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$55,129.13	$52,335 58	Capital stock	$10,000.00	$10,000.00
Overdrafts	3.45	23 34	Surplus	1,000.00	1,500 00
Bkg. house, furn. and fix.	4,106.38	4,100.00	Undivided profits, net	511.19	975.25
Due from banks	2,312.30	3,911.18	Deposits subject to check.	20,415 84	18,119.57
Cash on hand	1,752.72	1,108.05	Cashier's checks	2,727.40	2,980.68
			Time certificates	28,649.55	27,902.65
Totals	$63,303.98	$61,478.15	Totals	$63,303.98	$61,478.15

FARMERS STATE BANK OF HOFFMAN.

P. O. UNUMB, President; CHAS. B. KLOOS, Vice President; G. A. LOFGREN, Cashier. Directors—P. O. Unumb, Fred C. Oppel, both of Alexandria; Chas. B. Kloos, of Herman; C. V. Lindquist, Erick S. Peterson, both of Hoffman.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$75,075.46	$105,955.61	Capital stock	$12,000.00	$12,000.00
Overdrafts	80.65	166.14	Surplus	.....	1,000 00
Bonds and securities	668.14	650.00	Undivided profits, net	1,547.86	682.22
Bkg. house, furn. and fix.	3,472.15	6,250 00	Deposits subject to check.	16,638.23	23,367.08
Due from banks	7,443.33	13,861.12	Cashier's checks	1,885.13	3,567.28
Cash on hand	3,285.54	3,195.81	Time certificates	57,993.88	89,501.65
Checks and cash items	39.83	39.55			
Totals	$90,065.10	$130,118.23	Totals	$90,065.10	$130,118.23

FARMERS AND MERCHANTS STATE BANK OF PRESTON.

E. K. BLEXRUD, President; S. A. LANGUM, Vice President; HENRY A. LARSON, Vice President; T. I. GARRATT, Cashier. Directors—E. K. Blexrud, S. A. Langum, Henry A. Larson, R. E. Thompson, A. G. Olson, all of Preston; Tollef Sanderson, of Harmony; Max R. Cluss, of Brownsville.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$293,033.22	$368,255.68	Capital stock	$25,000.00	$25,000.00
Overdrafts	851.14	1,265.09	Surplus	5,000.00	5,000.00
Bonds and securities	8,750 00	8,500.00	Undivided profits, net	2,401.52	1,996.32
Bkg. house, furn. and fix.	8,000.00	8,000.00	Deposits subject to check.	86,962.23	87,395.81
Due from banks	73,785.79	68,130.61	Demand certificates	2.50	.....
Cash on hand	6,903.32	8,040.40	Cashier's checks	1,009.11	6,228.82
Checks and cash items	3,145.12	3,651.53	Due to banks	9,326.76	38,986.64
Other resources	88.00	.....	Savings deposits	1,154.27	5,803.88
			Time certificates	263,700.20	295,414.41
			Other liabilities	.....	17.43
Totals	$394,556.59	$465,843 31	Totals	$394,556.59	$465,843.31

FIRST STATE BANK OF FEDERAL DAM.

J. E. MERENESS, President; OSCAR ELLINGSON, Vice President; D. J. MERENESS, Cashier. Directors—J. E. Mereness, of Windom; L. Ellington, of Crookston; A. G. Mereness, D. J. Mereness, Oscar Ellingson, all of Federal Dam.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$18,852.01	$19,363.97	Capital stock	$10,000.00	$10,000.00
Bkg. house, furn. and fix.	3,200 00	3.200.00	Surplus	200.00	500.00
Other real estate	906.34	2,344.41	Undivided profits, net	158.74	.....
Due from banks	1,710.55	2,314 62	Deposits subject to check.	13,259.25	16,443 53
Cash on hand	977.05	1,207 55	Cashier's checks	125 23	215.00
Checks and cash items	90.27	29.87	Time certificates	1,993.00	1,316.00
Paid out for expenses, etc., in excess of earnings	.....	14.11			
Totals	$25,736.22	$28,474.53	Totals	$25,736.22	$28,474.53

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KILKENNY STATE BANK.

J. LAMPERT, President; JOHN MICHAEL, Vice President; H. D. MICHAEL, Cashier. Directors J. Lampert, of Minneapolis; H. D. Michael, J. Michael, F. F. Michael, all of Kilkenny; Dr. J. C. Michael, of St. Paul.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$84,664.12	$99,035.68	Capital stock	$10,000.00	$10,000.00
Overdrafts	50.01	370.86	Surplus	2,500.00	3,000.00
Bonds and securities	1,000.00	1,000.00	Undivided profits, net	617.46	936.38
Bkg. house, furn. and fix.	1,358.90	1,350.00	Deposits subject to check.	46,696.05	41,394.54
Other real estate	.....	475.00	Demand certificates	2,719.80	.....
Due from banks	16,776.92	5,653.19	Cashier's checks	.....	1,719.86
Cash on hand	2,661.77	3,655.93	Savings deposits	482.15	535 91
			Time certificates	43,496.26	53,953.97
Totals	$106,511.72	$111,540.66	Totals	$106,511.72	$111,540.66

CITIZENS STATE BANK OF FRANKLIN.

HENRY HALVERSON, President; EDW. F. JOHNSON, Vice President; OTTO ERICKSON, Cashier. Directors—Henry Halverson, Edw. F. Johnson, Martin Siegfried, Mary A. F. Gloden, John Ford, Otto Erickson, all of Franklin; R. B. Henton, W. B. Munsell, August Sieber, all of Morton; F. E. Tower, of Morgan.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$60,562.97	$58,870.13	Capital stock	$17,000 00	$17,000.00
Overdrafts	251.73	347.67	Surplus	3,000.00	3,400.00
Bkg. house, furn. and fix.	7,285.65	7,000.00	Undivided profits, net	818.94	1,533.51
Due from banks	5,754.82	6,082.47	Notes rediscounted and, bills payable	2,000.00	.....
Cash on hand	3,424.84	2,143.26	Deposits subject to check.	25,732.85	18,513.36
Checks and cash items	1,134.97	799.32	Cashier's checks	758.64	910.25
			Time certificates	29,104.55	33,885.73
Totals	$78,414.98	$75,242.85	Totals	$78,414.98	$75,242.85

FARMERS AND MERCHANTS STATE BANK OF WEST CONCORD.

R. T. ANDREWS, President; FRANK HOFFMAN, Vice President; T. C. HENEGHAN, Cashier. Directors —R. T. Andrews, W. M. Randall, Frank Hoffman, E. H. Bosshard, T. C. Heneghan, Jake Nelson, Dell McGowan, all of West Concord; W. F. Jackson, of Dodge Center; Wm. H. Naylor, of Claremont.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$73,375.52	$97,168.50	Capital stock	$10,000.00	$10,000.00
Overdrafts	412.96	765 94	Undivided profits, net	94.87	178.23
Bkg. house, furn. and fix.	4,568.71	4,633.79	Notes rediscounted and bills payable	.....	8,000.00
Due from banks	20,763.22	13,636.95	Deposits subject to check.	44,681 92	30,254.25
Cash on hand	4,482.75	3,127.34	Cashier's checks	1,345.82	911.06
Checks and cash items	853.11	811.88	Due to banks	.....	59.33
			Time certificates	48,333.66	70,741.53
Totals	$104,456.27	$120,144.40	Totals	$104,456.27	$120,144.40

STATE BANK OF SACRED HEART.

W. A. DAY, President; J. N. STENBORG, Vice President; M. F. DAY, Cashier. Directors—W. A. Day, J. N. Stenborg, both of Sacred Heart; M. F. Schulz, of Minneapolis; R. C. Nolton, C. H. Nolton, both of Granite Falls.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$60,892.29	$83,933.16	Capital stock	$10,000.00	$10,000.00
Overdrafts	845.94	119.79	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	5,900.00	5,850.00	Undivided profits, net	87.92	307.91
Due from banks	3,502 54	5,953.52	Deposits subject to check.	18,910.67	29,807.73
Cash on hand	4,689.13	6,475.85	Demand certificates	1,158.70	.....
Checks and cash items	133.41	721.04	Cashier's checks	452.56	708.65
			Time certificates	43,353.46	60,229.07
Totals	$75,963.31	$103,053.36	Totals	$75,963.31	$103,053.36

DELHI STATE BANK.

J. A. PIERSOL, President; PETER McKAY, Vice President; A. R. PIERSOL, Cashier. Directors—Peter McKay, J. A. Piersol, A. R. Piersol, all of Delhi.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$55,571.53	$64,943 11	Capital stock	$10,000.00	$10,000.00
Overdrafts	87.30	40.66	Surplus	1,000.00	1,500 00
Bkg. house, furn. and fix.	4,825.28	4,807.11	Undivided profits, net	501.34	261.92
Due from banks	3,810.49	3,629.54	Deposits subject to check.	29,796.88	31,427 50
Cash on hand	2,644.16	3,336.92	Cashier's checks	1,084.61	1,875.01
			Time certificates	24,514.45	31,619.48
			Other liabilities	41.48	73 43
Totals	$66,938.76	$76,757.34	Totals	$66,938.76	$76,757.34

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MORRISON COUNTY STATE BANK, BOWLUS.

JOHN A. BARTON, President; VINCENT SCHWIENTEK, Vice President; ALBERT A. BARTON, Cashier. Directors—John A. Barton, of Two Harbors; Vincent Schwientek, Albert A. Barton, both of Bowlus; Theodore Albrecht, of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$66,388.75	$98,768.26	Capital stock	$12,000.00	$12,000.00
Overdrafts	104.74	.....	Surplus	1,000.00	2,000.00
Bkg. house, furn. and fix.	2,750 00	5,259.00	Undivided profits, net	518.96	521.87
Due from banks	2,450.47	2,623.21	Deposits subject to check.	22,389.85	29,003.37
Cash on hand	4,610.30	6,542 12	Cashier's checks	615.64	1,969 35
Checks and cash items	109.83	278.53	Time certificates	42,873.93	67,955.10
			Other liabilities	15.71	12 43
Totals	$79,414.09	$113,462.12	Totals	$79,414.09	$113,462.12

HALMA STATE BANK.

A. O. OUREN, President; PEDER FOLLAND, Vice President; O. P. BECKEN, Cashier. Directors—A. O. Ouren, of Minneapolis; O. P. Becken, Peder Folland, H. O. Skatrud, Peder S. Oien, all of Halma.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$45,887.42	$62,945.57	Capital stock	$10,000.00	$10,000 00
Overdrafts	44.38	50.65	Surplus	1,700.00	2,000.00
Bkg. house, furn. and fix.	2,631.50	4,752.10	Notes rediscounted and bills payable	3,000 00	2,000.00
Due from banks	6,728.79	10,215.69	Dividends unpaid	24.00	24.00
Cash on hand	1,900.85	2,758.13	Deposits subject to check.	13,203.60	18,646.81
Checks and cash items	6.00	124.83	Cashier's checks	187.43	1,178.16
Paid out for expenses, etc., in excess of earnings	1,187.12	613.11	Time certificates	30,271.03	47,611.11
Totals	$58,386.06	$81,460.08	Totals	$58,386.06	$81,460.08

FIRST STATE BANK OF HENRIETTE.

PETER DAHLMAN, President; P. J. ENGBERG, Vice President; C. A. PETERSON, Cashier. Directors—Peter Dahlman, of Mora; P. J. Engberg, Chas. Swenson, both of Braham; Elmer V. Erickson, of Dalbo; C. A. Peterson, of Henriette.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$50,422.84	$55,594.25	Capital stock	$10,000.00	$10,000 00
Overdrafts	902 36	770.39	Surplus	2,500.00	3,000.00
Bkg. house, furn. anw fix.	4,180.00	4,000.00	Undivided profits, net	174.02	.....
Due from banks	3,334 52	6,359.24	Notes rediscounted and bills payable	3,000.00	.....
Cash on hand	976.59	1,469.41	Deposits subject to check.	18,377.64	22,673.08
Checks and cash items	63.89	91.25	Cashier's checks	277 74	352.42
Paid out for expenses, etc., in excess of earnings	.....	635.06	Time certificates	25,550.80	32,894.10
Totals	$59,880.20	$68,919.60	Totals	$59,880.20	$68,919.60

CITIZENS STATE BANK OF BARNESVILLE.

J. S. ULLAND, President; W. S. ATKINSON, Vice President; W. S. LEE, Cashier. Directors—J. S. Ulland, of Fergus Falls; W. S. Atkinson, W. A. Lindquist, W. S. Lee, all of Barnesville; S. J. Mealey, of Monticello.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$167,849.45	$184,691.39	Capital stock	$25,000.00	$25,000.00
Overdrafts	355.15	343.05	Surplus	4,000.00	5,000.00
Bkg. house, furn. and fix.	9,014.50	8,506.00	Undivided profits, net	282.65	.....
Other real estate	1,011.45	1,053.21	Notes rediscounted and bills payable	15,000.00	8,000 00
Due from banks	4,169.95	12,028.64	Deposits subject to check.	39,562.84	55,500.79
Cash on hand	3,855.88	5,472.32	Cashier's checks	1,369.15	1,263.22
Checks and cash items	366.18	671.35	Time certificates	101,407.92	118,412.22
Paid out for expenses, etc., in excess of earnings	.....	310.27			
Other resources	.....	100.00			
Totals	$186,622.56	$213,176.23	Totals	$186,622.56	$213,176.23

CENTRAL STATE BANK OF DULUTH.

B. MURRAY PEYTON, President; H H. PEYTON, Vice President; D. H. LEWIS, Cashier. Directors—John H. McLean, Pentecost Mitchell, Samuel B. Sheldon, W. G. Hegardt, H. H. Peyton, Julius H. Barnes, B. Murray Peyton, all of Duluth.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$89,477 88	$150,069.04	Capital stock	$25,000.00	$25,000.00
Bkg. house, furn. and fix.	9,016.06	9,292.47	Surplus	4,500 00	5,000.00
Due from banks	4,035.28	53,925.31	Undivided profits, net	634.52	3,799.44
Cash on hand	5,370.03	13,214.99	Deposits subject to check.	41,582.96	82,221.24
			Due to banks	3,324.47	3,032.08
			Savings deposits	18,399.62	92,489 05
			Time certificates	14,527.68	14,960.00
Totals	$107,899.25	$226,501.81	Totals	$107,899.25	$226,501.81

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KENYON STATE BANK.

ANDREW FINSTUEN, President; SAM G. NOLAN, Vice President; G. A. FLOM, Cashier. Directors—Andrew Finstuen, G. E. Strandemo, J. R. Kyllo, J. A. Barsness, B. C. Fogelson, P. L. Berg, A. B. Lee, R. E. Flick, all of Kenyon; Sam G. Nolan, Faribault.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$298,076.61	$329,662.30	Capital stock	$25,000.00	$25,000.00
Overdrafts	343.95	375.82	Surplus	3,000.00	5,000.00
Bkg. house, furn. and fix.	8,000.00	8,000.00	Undivided profits, net	1,970.36	3,293.19
Due from banks	19,532.66	21,503.70	Deposits subject to check.	77,211.26	64,019.90
Cash on hand	5,647.87	7,577.63	Cashier's checks	4,326.70	2,122.83
Checks and cash items	66.97	75.31	Time certificates	220,159.74	267,758.84
Totals	$331,668.06	$367,194.76	Totals	$331,668.06	$367,194.76

WEST UNION STATE BANK.

JOHN E. NELSON, President; H. J. BENTFIELD, Vice President; L. A. LAMPERT, Cashier. Directors—John E. Nelson, Dave Beck, both of Sauk Center; H. J. Bentfield, J. S. Orbeck, B. L. Servatius, all of West Union; L. J. White, George F. Moore, both of Osakis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$57,833.76	$77,734.07	Capital stock	$10,000.00	$10,000.00
Overdrafts	88.08	133.47	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	4,450.00	4,569.64	Notes rediscounted and bills payable	.....	8,000.00
Other real estate	.....	1,919.94	Deposits subject to check.	11,092.74	17,651.87
Due from banks	1,791.72	3,902.37	Cashier's checks	154.15	487.24
Cash on hand	3,273.00	1,322.74	Savings deposits	29.75	1,560.77
Checks and cash items	.....	3.17	Time certificates	44,650.50	50,179.76
Paid out for expenses, etc., in excess of earnings	490.58	294.24			
Totals	$67,927.14	$89,879.64	Totals	$67,927.14	$89,879.64

FARMERS STATE BANK OF BELLECHESTER.

CLIFF W. GRESS, President; CHAS. F. SAWYER, Vice President; W. R. SAWYER, Cashier. Directors—Cliff W. Gress, of Cannon Falls; Chas. F. Sawyer, of Goodhue; Fred Huneke, W. R. Sawyer, both of Bellechester.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$100,341.68	$113,099.09	Capital stock	$10,000.00	$10,000.00
Bonds and securities	7,381.33	9,295.40	Surplus	3,500.00	4,000.00
Bkg. house, furn. and fix.	6,400.00	6,400.00	Undivided profits, net	780.72	1,200.45
Due from banks	4,817.38	17,472.94	Deposits subject to check.	28,124.68	33,412.54
Cash on hand	4,914.77	5,867.15	Demand certificates	.....	1,961.61
Checks and cash items	3.25	267.58	Cashier's checks	1,857.80	3,143.53
			Time certificates	79,595.21	98,684.03
Totals	$123,858.41	$152,402.16	Totals	$123,858.41	$152,402.16

FARMERS STATE BANK OF BERTHA.

W. W. WILL, President; GEO. F. FREEMAN, Vice President; L. A. MASON, Cashier. Directors—W. W. Will, Geo. F. Freeman, E. J. Kohlhase, Edmund Hartung, L. H. Bottemiller, E. A. Perkins, E. C. Steinberg, L. A. Mason, all of Bertha; E. W. Smith, of Parkers Prairie.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$103,144.12	$114,129.57	Capital stock	$10,000.00	$15,000.00
Overdrafts	277.79	103.42	Surplus	2,000.00	3,000.00
Bkg. house, furn. and fix.	3,930.29	6,416.75	Undivided profits, net	.....	829.48
Due from banks	7,940.98	9,821.12	Notes rediscounted and bills payable	8,000.00	13,060.00
Cash on hand	2,275.38	3,330.90	Deposits subject to check.	20,005.18	32,605.68
Checks and cash items	682.67	859.11	Cashier's checks	1,747.74	281.50
Paid out for expenses, etc., in excess of earnings	663.35	.....	Savings deposits	1,504.60	1,505.27
			Time certificates	75,657.56	68,378.94
Totals	$118,914.58	$134,660.87	Totals	$118,914.58	$134,660.87

FIRST STATE BANK OF STACY.

FRANK E. LILJA, President; N. B. GUSTAFSON, Vice President; F. E. WARNER, Cashier. Directors—Wm. Dennerly, of Hill City; N. B. Gustafson, F. C. Keacher, A. J. Levander, Frank E. Lilja, J. A. Lindquist, F. E. Warner, all of Stacy.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$48,952.83	$51,499.75	Capital stock	$10,000.00	$10,000.00
Overdrafts	20.00	1.19	Surplus	1,300.00	2,000.00
Bonds and securities	2,000.00	2,000.00	Undivided profits, net	860.11	640.41
Bkg. house, furn. and fix.	2,800.00	2,898.85	Deposits subject to check.	19,812.47	18,458.18
Due from banks	9,250.08	8,165.51	Cashier's checks	1,800.29	700.00
Cash on hand	2,941.37	2,564.71	Savings deposits	8,224.56	11,163.67
Checks and cash items	6.56	5.49	Time certificates	23,973.41	24,173.24
Totals	$65,970.84	$67,135.50	Totals	$65,970.84	$67,135.50

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FARMERS STATE BANK OF ROUND LAKE.

AZRO A. ABBOTT, President; A. F. DIEHN, Vice President; W. D. WHITE, Cashier. Directors—Azro A. Abbott, Ned Jones, both of Worthington; A. F. Diehn, W. D. White, both of Round Lake; John E. Salstrom, of Bigelow.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$28,919.84	$30,363.76	Capital stock	$10,000.00	$10,000.00
Overdrafts	167 00	231.91	Notes rediscounted and bills payable	2,000.00	2,000.00
Bkg. house, furn. and fix.	1,132.97	1,025.60	Deposits subject to check.	16,212.17	11,610.07
Due from banks	7,207.83	1,128 74	Cashier's checks	82.86	12 25
Cash on hand	429.45	341.23	Time certificates	10,152.15	9,837.46
Checks and cash items	101.88	16.51			
Paid out for expenses, etc., in excess of earnings	488.21	352.03			
Totals	$38,447.18	$33,459.78	Totals	$38,447.18	$33,459.78

FIRST STATE BANK OF ASKOV.

L. C. PEDERSEN, President; J. B. HOWE, Vice President; ANTON GRAVESEN, Cashier. Directors—L. C. Pedersen, Anton Gravesen, both of Askov; J. C. Howe, of Arco.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$55,731 35	$72,674.68	Capital stock	$10,000.00	$10,000 00
Overdrafts	385.27	180.23	Surplus	2,000.00	3,000.00
Bkg. house, furn. and fix.	1,098.00	5,113.52	Undivided profits, net	2,441.98	2,472.99
Due from banks	12,183.00	10,839.62	Deposits subject to check.	33,410.49	41,108 50
Cash on hand	4,305.42	1,914.37	Certified checks	15.60	.....
Checks and cash items	69.12	64.19	Cashier's checks	107.82	566.45
			Time certificates	25,796.27	33,638.67
Totals	$73,772.16	$90,786.61	Totals	$73,772.16	$90,786.61

COMMERCIAL STATE BANK OF ST. PAUL.

S. D. WORKS, President; F. W. HALES, Vice President; A. J. VEIGEL, Cashier. Directors—S. D. Works, F. W. Hales, H. S. Ives, A. J. Veigel, all of St. Paul; O. Struble, of Forest Lake.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$130,425.49	$223,646.11	Capital stock	$25,000.00	$25,000.00
Overdrafts	126.49	236 04	Surplus	3,000.00	4,000.00
Bonds and securities	27,428.88	27,428.88	Undivided profits, net	480.98	915.62
Bkg. house, furn. and fix.	5,000.00	5,985.00	Deposits subject to check.	90,676 28	177,546.32
Due from banks	16,635.87	38,014.77	Certified checks	570.66	899.98
Cash on hand	5,369.50	9,123.69	Cashier's checks	5,279.93	2,930.25
Checks and cash items	147.38	55.56	Due to banks	36,100.32	30,875.84
			Savings deposits	18,900.69	31,999 67
			Time certificates	5,122.75	30,322.37
Totals	$185,133.61	$304,490.05	Totals	$185,133.61	$304,490.05

FARMERS AND MERCHANTS STATE BANK OF MARIETTA.

G. C. BAKER, President; A. R. SILVERNALE, Vice President; ARTHUR R. RYDEEN, Cashier. Directors—G. C. Baker, A. R. Silvernale, Arthur R. Rydeen, John M. Pfister, T. O. Mebust, P. J. Varhus, H. M. Griffin, all of Marietta.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$98,399.12	$138,027.13	Capital stock	$15,000.00	$15,000.00
Overdrafts	388.10	489.04	Surplus	3,000.00	5,000.00
Bkg. house, furn. and fix.	7,049 10	7,082.42	Undivided profits, net	1,324.96	297.69
Other real estate	979.72	979.72	Deposits subject to check.	21,431.65	47,245.59
Due from banks	14,786.04	27,079.72	Cashier's checks	1,849.26	1,967.47
Cash on hand	3,163 61	2,897.57	Due to banks	4,140.78	.....
Checks and cash items	185.95	192.24	Savings deposits	4,013.01	2,574.96
			Time certificates	74,191.98	104,662.13
Totals	$124,951.64	$176,747.84	Totals	$124,951.64	$176,747.84

FIRST STATE BANK, ALDRICH.

O. H. SCOTT, President; A. W. EYNON, Vice President; L. N. J. BAUER, Cashier. Directors—C. J. Walker, E. D. Aldrich, L. N. J. Bauer, all of Aldrich; O. H. Scott, of Wadena; A. W. Eynon, of Bowden, N. D.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$36,419.72	$39,304.74	Capital stock	$10,000.00	$10,000 00
Overdrafts	176.70	184.07	Surplus	2,000 00	2,500.00
Bkg. house, furn. and fix.	3,673.18	3,778.18	Undivided profits, net	341.00	849.35
Due from banks	1,554 42	8,022.54	Deposits subject to check.	16,507.40	19,862.17
Cash on hand	645.84	1,019.18	Cashier's checks	203.55	1,489.15
Checks and cash items	49.50	334.25	Time certificates	13,467.41	17,942.29
Totals	$42,519.36	$52,642.96	Totals	$42,519.36	$52,642.96

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FARMERS STATE BANK OF MORRISTOWN.

F. H. WILKOWSKE, President; W. B. SCHUETTE, Vice President; GEO. WEBER, Cashier. Directors—F. H. Wilkowske, W. B. Wilkowske, J. F. Schuette, Mrs. M. J. Redgeway, all of Morristown; W. B. Schuette, of Waseca.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$29,506.79	$35,259.26	Capital stock	$10,000.00	$10,000 00
Overdrafts	176.56	5.64	Deposits subject to check	12,101.65	18,482.42
Bkg. house, furn. and fix.	525.66	525.66	Cashier's checks	791 40	101.00
Due from banks	4,421.57	4,891 69	Savings deposits	525 87	468.20
Cash on hand	3,969.24	1,667.12	Time certificates	16,071.77	14,648.54
Checks and cash items	214.40	300.79			
Paid out for expenses, etc., in excess of earnings	676.47	1,050.00			
Totals	$39,490.69	$43,700.16	Totals	$39,490.69	$43,700.16

THEILMAN STATE BANK.

T. HAMPE, President; HENRY THEILMANN, Vice President; N. E. BRICHER, Cashier. Directors—L. Whitmore, of Wabasha; T. Hampe, N. E. Bricher, John A. Frese, Henry Theilmann, all of Theilman; J. D. Bricher, of Kellogg; Wm. Danckwart, of Lake City.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$104,840 77	$130,349.20	Capital stock	$10,000.00	$10,000 00
Overdrafts	83.53	90.78	Surplus	3,000.00	4,000 00
Bonds and securities	3,000.00	6,500.00	Deposits subject to check	24,723.40	26,612.48
Bkg. house, furn. and fix.	3,600.00	3,580.00	Cashier's checks	196.70	100.00
Due from banks	7,546.15	5,981.18	Time certificates	84,410.39	109,437.56
Cash on hand	2,937.15	3,277 89			
Checks and cash items	176.12	127.30			
Paid out for expenses, etc., in excess of earnings	146.77	243.69			
Totals	$122,330.49	$150,150.04	Totals	$122,330.49	$150,150.04

FARMERS AND MERCHANTS STATE BANK OF HENDERSON.

W. H. LEEMAN, President; J. F. DEMPSEY, Vice President; A. P. SIMONS, Cashier. Directors—W. H. Leeman, J. F. Dempsey, J. A. Gmeinder, H. H. Lehnert, Ph. Kroehler, Geo. B. Schrupp, A. P. Simons, all of Henderson.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$185,561.31	$182,039.44	Capital stock	$15,000.00	$15,000.00
Overdrafts	433.21	446 66	Surplus	4,000 00	5,000.00
Bonds and securities	1,260.00	1,260.00	Undivided profits, net	861.87	1,060.97
Bkg. house, furn. and fix.	7,200.00	7,232.00	Deposits subject to check	57,896.45	39,513.31
Other real estate	1,800 00	1,800.00	Cashier's checks	4,027.18	3,374.68
Due from banks	34,092.82	18,076.60	Savings deposits	3,802 38	6,088.22
Cash on hand	6,978.93	6,010.52	Time certificates	151,738.39	147,495.04
Checks and cash items	.....	1,067.00	Other liabilities	.....	400.00
Totals	$237,326.27	$217,932.22	Totals	$237,326.27	$217,932.22

STATE BANK OF LAKE ELMO.

G. A. MEYER, President; M. P. MALONE, Vice President; R. G. KERN, Cashier. Directors—R. A. Wilkinson, G. A. Meyer, M. P. Malone, R. G. Kern, all of Lake Elmo; Ed. Carlson, of Stillwater.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$84,942.47	$98,164.20	Capital stock	$10,000.00	$10,000 00
Overdrafts	38.08	43 80	Undivided profits, net	1,000.00	2,341.30
Bkg. house, furn. and fix.	1,892.95	1,892.95	Deposits subject to check	27,730.21	34,108.40
Due from banks	7,336.85	9,132.77	Savings deposits	23,952.14	29,573 86
Cash on hand	5,612.98	6,272.19	Time certificates	37,165.82	39,482.35
Paid out for expenses, etc., in excess of earnings	24 84	.....			
Totals	$99,848.17	$115,505.91	Totals	$99,848.17	$115,505.91

STATE BANK OF BLUFFTON.

L. D. THAYER, President; FR. WIECHMANN, Vice President; J. A. OTTE, Cashier. Directors—Charles Bradford, G. R. Wedgewood, both of Monticello; L. D. Thayer, of Clarissa; Fr. Wiechmann, J. A. Otte, both of Bluffton.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$50,805.66	$56,156.69	Capital stock	$12,000.00	$12,000.00
Overdrafts	.....	16.87	Surplus	3,000.00	3,500.00
Bkg. house, furn. and fix.	5,131.00	5,158.50	Undivided profits, net	32.39	433.79
Due from banks	3,570.02	7,761.28	Notes rediscounted and bills payable	3,000.00	5,000.00
Cash on hand	1,644.53	2,833.07	Deposits subject to check	15,470.10	26,185.34
			Demand certificates	874.22	531.75
			Time certificates	26,774.50	24.275.53
Totals	$61,151.21	$71,926.41	Totals	$61,151.21	$71,926.41

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FARMERS STATE BANK OF SANBORN.

F. E. GLEASON, President; P. M. DICKERSON, Vice President; A. H. DORN, Cashier. Directors—P. M. Dickerson, Henry Sssig, Herman Voge, all of Springfield; A. L. Kusske, of Hutchinson; Chas. Ripley, Fred Radtke, A. W. Nickel, A. H. Dorn, F. E. Gleason, all of Sanborn

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$134,393.55	$148,826.14	Capital stock	$20,000.00	$20,000.00
Overdrafts	85.43	381.15	Surplus	2,000.00	3.000.00
Bkg. house, furn. and fix.	5,918.00	5,200.00	Undivided profits, net	1,616.16	2,309.98
Due from banks	13,548.12	8,741.13	Deposits subject to check.	37,365.54	32,074 76
Cash on hand	3,579.89	2,711.57	Cashier's checks	2,506.93	4,710.16
Checks and cash items	590.72	258.71	Savings deposits	1,117.55	1,560 88
			Time certificates	93,509.53	102,462.92
Totals	$158,115.71	$166,118.70	Totals	$158,115.71	$166,118.70

FARMERS AND MERCHANTS STATE BANK OF ALPHA.

H. L. STROM, President; H. J. YEADICKE, Vice President; F. W. STRIEMER, Cashier. Directors—C. L. Bute, H. L. Strom, both of Jackson; F. W. Striemer, H. J. Yeadicke, August Cobert, all of Alpha; H. C. Northway, of Sherburn.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$51,274.08	$68,839.16	Capital stock	$10,000.00	$10,000 00
Overdrafts	.40	3.69	Surplus	2,300.00	2,600.00
Bkg. house, furn. and fix.	5,050.00	5,300.00	Undivided profits, net	51.95	.....
Due from banks	28,959 61	12,520.03	Deposits subject to check.	42,139.94	31,838.99
Cash on hand	3,972.17	4,235.00	Cashier's checks	862.03	202.12
Checks and cash items	14.82	34.30	Savings deposits	.....	9.00
Paid out for expenses, etc., in excess of earnings	.....	292.36	Time certificates	33,917.16	46,574.43
Totals	$89,271.08	$91,224.54	Totals	$89,271.08	$91,224.54

WINTON STATE BANK.

EDWARD HINES, President; THOS. S. WHITTEN, Vice President; W. A. JOHNSON, Cashier. Directors—W. A. Johnson, Thos. S. Whitten, Axel Anderson, all of Winton; Edward Hines, C. F. Wiehe, both of Chicago, Ill.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$57,309.93	$83,584.68	Capital stock	$10,000.00	$25,000.00
Overdrafts	5.79	41.76	Surplus	2,500 00	2,500.00
Bkg. house, furn. and fix.	600.00	400.00	Undivided profits, net	1,663.96	1,067.66
Due from banks	24,259.96	6,903.48	Deposits subject to check.	33,021.51	26,917.31
Cash on hand	7,046.43	2,360.23	Savings deposits	23,282.87	26,426.89
Checks and cash items	2,872.16	10,693.48	Time certificates	21,625.93	22,071.77
Totals	$92,094.27	$103,983.63	Totals	$92,094.27	$103,983.63

VICTORIA STATE BANK.

C. H. KLEIN, President; MICH. NOTERMANN, Vice President; J. A. DIETHELM, Cashier. Directors—C. H. Klein, C. P. Klein, P. H Simons, F. A. Gregory, Frank Schmieg, all of Chaska; Jos. Schmid, Jr., Wm. H. Holtmeier, both of Elcelsior; Mich. Notermann, Theo. M. Nordberg, both of Victoria.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$89,510.87	$99,318.60	Capital stock	$10,000.00	$10,000 00
Overdrafts	52.91	125.33	Surplus	2,000.00	3,000.00
Bonds and securities	1,100.00	1,100.00	Undivided profits, net	1,130.88	1,185.15
Bkg. house, furn. and fix.	4,100.01	4,303 00	Deposits subject to check.	20,542.25	22,406.91
Due from banks	20,426 65	17,839.80	Certified checks	4.95	.....
Cash on hand	3,772.88	4,286.72	Cashier's checks	2,506.05	1.460.37
			Time certificates	82,779.19	88,880.31
			Other liabilities	.....	40.71
Totals	$118,963.32	$126,973.45	Totals	$118,963.32	$126,973.45

AMERICAN STATE BANK OF RANIER.

ACKLEY HUBBARD, President; ARTHUR L. JONES, Vice President; G. W. ANDERSON, Cashier. Directors—Ackley Hubbard, Henry A. Hubbard, Arthur L. Jones, Harry I. Horton, all of Minneapolis; G. W. Anderson, of Ranier.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$31,624.54	$41,205.67	Capital stock	$10,000.00	$10,000 00
Overdrafts	.....	506.49	Surplus	.....	1,000.00
Bkg. house, furn. and fix.	3,475.00	3,475.00	Undivided profits. net	473.01	125.00
Other real estate	200.00	200.00	Notes rediscounted and bills payable	.....	2,000.00
Due from banks	4,718.13	3,062.16	Deposits subject to check.	26,555.93	28,661.86
Cash on hand	3,254.94	2,559.04	Demand certificates	188.00	134.00
Checks and cash items	234.39	134.37	Cashier's checks	.....	213.87
Other resources	.....	535.00	Savings deposits	1,280 78	1,448.19
			Time certificates	5,009 28	8,094.81
Totals	$43,507.00	$51,677.73	Totals	$43,507.00	$51,677.73

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STATE LINE BANK OF PROSPER.

R. M. MILLER, President; OSCAR DAHL, Vice President; G. O. LERMO, Cashier. Directors—H. C. Hjerleid, L. B. Whitney, W. F. Baker, all of Decorah, Iowa; R. M. Miller, M. D. Whitney, Oscar Dahl, all of Prosper; Herbert Wickett, of Canton.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$29,522.23	$34,479.00	Capital stock	$10,000.00	$10,000 00
Overdrafts	1,807.42	296.89	Surplus	700.00	1,500.00
Bkg. house, furn. and fix.	4,100.00	4,100.00	Undivided profits, net	827.41	322.05
Due from banks	6,001.79	11,428.66	Deposits subject to check.	11,629.37	10,307 97
Cash on hand	1,590.99	2,022.54	Demand certificates	1,216.83	478.40
			Savings deposits	7,348.82	21,956.17
			Time certificates	11,300.00	7,762.50
Totals	$43,022.43	$52,327.09	Totals	$43,022.43	$52,327.09

FARMERS AND MERCHANTS STATE BANK OF ROYALTON.

AUGUST PLACHTA, President; R. Y. WATSON, Vice President; A. A. FITCH, Cashier. Directors—August Plachta, I. W. Bouck, A. A. Fitch, Theodore Branchaud, all of Royalton; R. Y. Watson, of San Diego, Cal.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$72,198.58	$93,710.05	Capital stock	$15,000.00	$15,000.00
Overdrafts	435.53	955.01	Surplus	1,600.00	2,000.00
Bkg house, furn. and fix.	2,250.00	2,200.00	Undivided profits, net	56.41	486.46
Due from banks	2,584.13	6,865.21	Notes rediscounted and bills payable	4,500.00	.....
Cash on hand	4,731.23	4,662.39	Deposits subject to check.	17,613.42	42,292.47
Checks and cash items	121.50	160.12	Cashier's checks	726.75	64.36
			Savings deposits	2,081.87	2,298.26
			Time certificates	40,742.52	46,411.23
Totals	$82,320.97	$108,552.78	Totals	$82,320.97	$108,552.78

SHAFER STATE BANK.

CHAS. L. LINDSTROM, President; GEO. R. PETERSON, Vice President; FRANK G. LINDO, Cashier. Directors—Chas. L. Lindstrom, Geo. R. Peterson, Frank G. Lindo, A. E. Peterson, Clarence A. Lindstrom, all of Shafer.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$133,469.96	$163,076.15	Capital stock	$10,000.00	$10,000 00
Overdrafts	191.57	87.83	Surplus	3,500 00	5,000.00
Bonds and securities	2,020.00	2,020.00	Undivided profits, net	68.23	1,064.74
Bkg. house, furn. and fix.	4,100.00	3,900.00	Deposits subject to check.	34,893.17	37,075.29
Due from banks	19,016.50	21,233.83	Cashier's checks	954.25	290.55
Cash on hand	7,080.90	7,533.69	Savings deposits	.....	10,397.28
Checks and cash items	350.49	30.50	Time certificates	116,813.77	134,054.14
Totals	$166,229.42	$197,882 00	Totals	$166,229.42	$197,882 00

PEOPLES STATE BANK OF DE GRAFF.

F. L. STONE, President; THOMAS McQUAID, Vice President; CHAS. O'BRIEN, Vice President; H. T. LARSON, Cashier. Directors—F. L. Stone, of Benson; Chas. O'Brien, Thomas McQuaid, James McQuaid, John Murphy, John Loughlin, all of De Graff; Hugh Kilday, of Litchfield.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$90,127 07	$96,736.05	Capital stock	$15,000.00	$15,000.00
Overdrafts	295.88	549 99	Surplus	3,000 00	3,000.00
Bonds and securities	.....	7,850.00	Deposits subject to check.	11,584.70	12,196.40
Bkg. house, furn. and fix.	3,875.00	4,000.00	Cashier's checks	114.64	561.84
Due from banks	19,207.43	9,146.20	Time certificates	90,129.09	95,211.56
Cash on hand	3,681.30	3,583.21			
Checks and cash items	2.65	2,460.87			
Paid out for expenses, etc., in excess of earnings	2,639.10	1,643.48			
Totals	$119,828.43	$125,969.80	Totals	$119,828.43	$125,969.80

STATE BANK OF VIRGINIA.

D. GREELEY, President; C. E. HENDRICK, Vice President; H. V. PETERSON, Cashier. Directors—D. Greeley, C. E. Hendrick, C. E. Moore, J. E. Hanson, C. H. Rogers, H. O. Johnson, all of Virginia; F. H. Wellcome, of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$292,353.89	$332,002.33	Capital stock	$50,000.00	$50,000.00
Overdrafts	238.91	1,030.03	Surplus	10,000 00	10,000 00
Bkg. house, furn. and fix.	9,154.35	8,000.00	Undivided profits, net	7,966 12	5,603 83
Due from banks	17,574.12	34,205.70	Deposits subject to check.	178,567.23	164,429.27
Cash on hand	19,494 99	12,944.11	Certified checks	1,836 25	8,030.00
Checks and cash items	2,865.12	4,174.92	Cashier's checks	218 25	2,646.25
			Savings deposits	46,940.17	89,306.89
			Time certificates	46,153.36	62,340.85
Totals	$341,681.38	$392,357.09	Totals	$341,681.38	$392,357.09

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SECURITY STATE BANK OF HOUSTON.

J. Q. BRIGGS, President; A. C. EVANSON, Vice President; L. H. BRIGGS, Cashier. Directors—J. Q. Briggs, A. C. Evanson, A. T. Rowland, C. F. Schonlau, John J. Sliter, all of Houston.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$148,597.67	$164,568.95	Capital stock	$10,000.00	$10,000 00
Overdrafts	32.21	28.93	Surplus	3,000.00	5,000.00
Bonds and securities	4,000.00	4,000.00	Undivided profits, net	2,401.99	2,337.11
Furniture and fixtures	1,500.00	800.03	Deposits subject to check.	39,003.13	38,865.38
Due from banks	20,581.08	29,629.34	Time certificates	126,626.70	149,017.15
Cash on hand	6,320.86	6,137.15			
Checks and cash items	.....	55.27			
Totals	$181,031.82	$205,219.64	Totals	$181,031.82	$205,219.64

FIRST STATE BANK OF GENOLA.

S. P. BRICK, President; HENRY GASSERT, Vice President; H. J. VIERK, Vice President; OTTO J. BRICK, Cashier. Directors—S. P. Brick, of Little Falls; H. J. Vierk, John Schmolke, Henry Gassert, all of Pierz; Otto J. Brick, of Genola.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$60,847.16	$69,079.69	Capital stock	$10,000.00	$10,000 00
Overdrafts	298.74	538.59	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	1,462.11	1,450.00	Undivided profits, net	.....	611.52
Due from banks	600.64	1,879.07	Notes rediscounted and bills payable	5,000 00	.....
Cash on hand	3,914.45	2,586 37	Deposits subject to check.	17,183.49	22,132 82
Checks and cash items	124 68	108.20	Cashier's checks	.....	122.17
Paid out for expenses, etc., in excess of earnings	130.40	.....	Time certificates	33,250.60	40,775.41
Other resources	55.91	.....			
Totals	$67,434.09	$75,641.92	Totals	$67,434.09	$75,641.92

FARMERS AND MERCHANTS STATE BANK OF STRANDQUIST.

J. J. OISTAD, President; P. A. SUNDBERG, Vice President; J. E. PAULSON, Cashier. Directors—J. J. Oistad, P. A. Sundberg, J. E. Paulson, J. E. Hagstrom, all of Strandquist; C. K. Koland, of Karlstad.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$51,891.26	$75,386.83	Capital stock	$10,000.00	$10,000 00
Overdrafts	523.42	104.15	Surplus	2,000.00	2,500.00
Bkg. house, furn. and fix.	2,314.00	2,420.00	Undivided profits, net	.....	104.93
Due from banks	3,288.54	4,961.69	Notes rediscounted and bills payable	9,500.00	12,000.00
Cash on hand	2,202 22	2,606.56	Deposits subject to check.	14,761.25	20,814.58
Checks and cash items	38.27	406.21	Cashier's checks	196.00	1,242.02
Paid out for expenses, etc., in excess of earnings	835.23	.....	Due to banks	2,800.00	.....
			Time certificates	21,835.69	39,223.91
Totals	$61,092.94	$85,885.44	Totals	$61,092.94	$85,885.44

WACONIA STATE BANK.

ROY QUIMBY, President; H. R. DIESSNER, Vice President; PAUL A. RADDE, Cashier. Directors—Roy Quimby of Minneapolis; H. R. Diessner, H. A. Schwichtenberg, Albert Hedtke, Hubert Lohmar, all of Waconia.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$125,044.64	$131,229.18	Capital stock	$10,000.00	$10,000 00
Overdrafts	107.24	164.03	Surplus	2,000.00	3,000.00
Bonds and securities	.....	3,500.00	Undivided profits, net	.....	69.23
Bkg. house, furn. and fix.	4,632.27	4,632.27	Deposits subject to check.	28,349.87	38,000.75
Due from banks	6,133.87	7,908.04	Cashier's checks	714.49	1,012.31
Cash on hand	3,978 28	4,475.68	Savings deposits	.....	49 31
Checks and cash items	.....	10.75	Time certificates	99,008 00	99,788.35
Paid out for expenses, etc., in excess of earnings	176.06	.....			
Totals	$140,072.36	$151,919.95	Totals	$140,072.36	$151,919.95

SECURITY STATE BANK OF MELROSE.

P. A. HILBERT, President; J. BORGERDING, Vice President; J. H. SPIEKER, Cashier. Directors—P. A. Hilbert, J. Borgerding, John Teideman, H. C. Steelbeorger, J. H. Spieker, all of Melrose.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$301,551.22	$422,605.56	Capital stock	$25,000.00	$25,000.00
Overdrafts	628.24	349.78	Surplus	3,000.00	6,000.00
Bonds and securities	1,000.00	1,000.00	Undivided profits, net	1,774.29	937.88
Bkg. house, furn. and fix.	9,876.50	9,700.00	Deposits subject to check.	32,726.62	46,812.35
Due from banks	21,427.77	23,751.72	Cashier's checks	709.05	1,497.18
Cash on hand	6,245.53	3,908.77	Due to banks	1,382.48	2,000.00
Checks and cash items	2,328 09	237.30	Savings deposits	2,683.91	2,952 66
			Time certificates	275,781.00	376,353.06
Totals	$343,057.35	$461,553.13	Totals	$343,057.35	$461,553.13

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BAKER STATE BANK.

A. H. COSTAIN, President; WALTER COOK, JR., Vice President; C. S. PILOT, Cashier. Directors—A. H. Costain, of Moorhead; H. C. Possehl, F. P. Thompson, C. A. McEvers, Walter Cook, Jr., all of Baker.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$49,499.58	$54,005 35	Capital stock	$10,000.00	$10,000 00
Overdrafts	83.25	99.93	Surplus	1,500.00	2,500.00
Bonds and securities	.....	2,000.00	Undivided profits, net	16.91	.....
Bkg. house, furn. and fix.	4,000.00	4,000.00	Deposits subject to check.	28,198.18	33,052.93
Due from banks	10,426.18	7,003.36	Cashier's checks	64.13	250.27
Cash on hand	1,143.67	3,134.67	Time certificates	25,373.46	24,822.08
Paid out for expenses, etc., in excess of earnings	.....	381 97			
Totals	$65,152.68	$70,625.28	Totals	$65,152.68	$70,625.28

FARMERS STATE BANK OF HARTLAND.

R. M. OLSON, President; L. O. NEWGARD, Vice President; E. A. NELSON, Cashier. Directors—R. M. Olson, L. O. Newgard, E. A. Nelson, Peder Johnson, all of Hartland; J. F. Sheehan, H. E. Skinner, both of Albert Lea; Jacob Hanson, of McIntosh.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$57,832.32	$70,827.53	Capital stock	$10,000.00	$10,000 00
Overdrafts	525 94	295.74	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	5,000.00	5,000.00	Deposits subject to check.	22,588.96	18,268 33
Due from banks	5,686 19	949.40	Cashier's checks	579.49	792.63
Cash on hand	969.22	3,152.05	Time certificates	36,427.93	51,212.67
Checks and cash items	206.26	166.40			
Paid out for expenses, etc., in excess of earnings	1,376.45	1,882.51			
Totals	$71,596.38	$82,273.63	Totals	$71,596.38	$82,273.63

FARMERS STATE BANK OF CLONTARF.

B. J. PERRIZE, President; HENRY NELSON, Vice President; WILLIAM PERRIZE, JR., Cashier. Directors—B. J. Perrize, Henry Nelson, William Perrize, Jr., P. J. Regan, Martin Nelson, A. J. Rustad, Hans Mikkelson, all of Clontarf.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$37,885.16	$49,965.22	Capital stock	$10,000.00	$10,000.00
Overdrafts	58.08	7.36	Surplus	2,000 00	2,000.00
Bkg. house, furn. and fix.	4,845.70	4,845.70	Deposits subject to check.	13,178.60	29,788.11
Due from banks	5,353.88	6,856.55	Cashier's checks	1,482.00	25.00
Cash on hand	4,578.24	2,981 73	Time certificates	27,281.64	24,166 49
Checks and cash items	61.20	75.00			
Paid out for expenses, etc., in excess of earnings	1,159.98	1,248.04			
Totals	$53,942.24	$65,979.60	Totals	$53,942.24	$65,979.60

CITIZENS STATE BANK OF DULUTH.

H. H. PEYTON, President; W. B. GETCHELL, Vice President; J. N. PEYTON, Cashier. Directors—J. E. Foubister, E. S. Olson, T. F. Wieland, W. B. Getchell, E. G. Kreidler, J. N. Peyton, all of West Duluth; B. M. Peyton, D. E. Seashore, both of Duluth; H. H. Peyton, of Proctor.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$163,281.10	$197,692.66	Capital stock	$25,000.00	$25,000.00
Overdrafts	124.27	217.59	Surplus	5,000.00	5.000.00
Bonds and securities	4,987.50	4,987.50	Undivided profits, net	3,163.81	3,373.09
Bkg. house, furn. and fix.	4,489.45	4,250 00	Deposits subject to check.	86,881.22	119,122.77
Due from banks	12,207.93	34,811.87	Certified checks	180.00	128 40
Cash on hand	7,545.48	9,218.03	Savings deposits	44,067.74	72,328.26
Checks and cash items	483.65	801 37	Time certificates	28,826.61	26,919.84
			Other liabilities	.....	106 66
Totals	$193,119.38	$251,979.02	Totals	$193,119.38	$251,979.02

DUNDAS STATE BANK.

J. G. SCHMIDT, President; F. W. SHANDORF, Vice President; R. L. SHANDORF, Cashier. Directors—J. G. Schmidt, F. W. Shandorf, both of Northfield; L. F. Shandorf, of Faribault.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$62,799.79	$62,999.41	Capital stock	$10,000.00	$10,000.00
Overdrafts	26.05	4.81	Surplus	2,000 00	2.000.00
Bkg. house, furn. and fix.	5,000.00	5,000.00	Undivided profits, net	1,601.23	2,319.28
Due from banks	22,021.08	24,890 10	Deposits subject to check.	40,187.52	38,555.40
Cash on hand	4,545.62	6,487.93	Cashier's checks	4,197.81	2,454.51
Checks and cash items	14.62	1.75	Time certificates	36,420.60	44,054.81
Totals	$94,407.16	$99,384.00	Totals	$94,407.16	$99,384.00

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FIRST STATE BANK OF IRONTON.

H. THORSON, President; M. B. ELLINGSON, Cashier. Directors—H. Thorson, of Drake, N. D.; H. Sampson, of Elbow Lake; G. A. Anderson, of Crosby; F. Mattson, M. B. Ellingson, both of Ironton.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$33,263.42	$67,055.44	Capital stock	$10,000.00	$10,000.00
Overdrafts	62.26	305.44	Surplus	2,000.00	3,000.00
Bonds and securities	14,271.28	.....	Undivided profits, net	1,637.42	1,509.51
Bkg. house, furn. and fix.	4,497.92	4,497 92	Deposits subject to check.	31,566.31	33,506.02
Other real estate	2,152.79	3,020.47	Cashier's checks	137.00	2,067.09
Due from banks	8,276.38	27,152.64	Savings deposits	.....	36,277.45
Cash on hand	3,511.98	6,570.58	Time certificates	21,002.06	24,077.13
Checks and cash items	306.76	1,834.71			
Totals	$66,342.79	$110,437.20	Totals	$66,342.79	$110,437.20

DROVERS STATE BANK OF SOUTH ST. PAUL.

CHAS. W. CLARK, President; F. E. WOODWARD, Vice President; O. J. SCHUMACHER, Cashier. Directors—Chas. W. Clark, South Park; F. E. Woodward, St. Paul Park; O. J. Schumacher, E. F. Gould, both of South St. Paul; Ben Baer, J. J. O'Brien, W. E. Carson, all of St. Paul.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$315,817.71	$382,104.93	Capital stock	$50,000.00	$50,000.00
Overdrafts	155.01	175.23	Surplus	10,000.00	20,000.00
Bonds and securities	4,000 00	4,000.00	Undivided profits, net	6,343 91	3,985.53
Bkg. house, furn. and fix.	2,500.00	2,850.00	Dividends unpaid	.....	2,000 00
Other real estate	1,762 51	4,400.84	Deposits subject to check.	218,177.78	204,272.05
Due from banks	87,278.53	83,548.16	Certified checks	1,634.52	600.00
Cash on hand	18,145.27	20,097.93	Cashier's checks	6,405.60	9,102.39
Checks and cash items	40,063.99	24,809.62	Due to banks	11,444.36	21,367.63
			Savings deposits	106,821.90	157,802.01
			Time certificates	58,894.95	52,857.10
Totals	$469,723.02	$521,986.71	Totals	$469,723.62	$521,986.71

SECURITY STATE BANK OF LAKE CITY.

D. L. MILLS, President; R. C. TENNANT, Vice President; PETER BECK, Vice President; JNO. A. WRIGHT, Cashier. Directors—D. L. Mills, John A. Wright, R. C. Tennant, Peter Beck, all of Lake City; F. C. Hartshorn, of larlon, Iowa.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$102,939.94	$118,297.96	Capital stock	$25,000.00	$25,000.00
Bonds and securities	1,000 00	3,126 89	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	10,500.00	10.400.00	Undivided profits, net	1,012.12	3,055.68
Due from banks	7,586.70	22,656.76	Dividends unpaid	40,743.87	53,183.25
Cash on hand	4,925.33	7,068.70	Cashier's checks	1,469 65	9,399.44
Checks and cash items	58.93	204.65	Savings deposits	9,815.26	12,355.92
			Time certificates	43,970.00	53,760.67
Totals	$127,010.90	$161,754.96	Totals	$127,010.90	$161,754.96

STEARNS COUNTY STATE BANK OF ALBANY.

W. J. BOHMER, President; M. H. NETT, Vice President; B. H. BEUNING, Cashier. Directors—W. J. Bohmer, of Melrose; M. H. Nett, Jacob Krebs, both of Albany.

Resources:	June 23, '15	June 30	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$138,389.43	$137,981.77	Capital stock	$12,000.00	$12,000.00
Overdrafts	100.47	36.83	Surplus	3,000.00	3,000.00
Bkg. house, furn. and fix.	3,673.00	3,711.00	Undivided profits, net	.....	187.63
Due from banks	1,532.23	30,216.17	Deposits subject to check.	15,668.92	22,962.17
Cash on hand	3,396.64	4,566.43	Cashier's checks	7,065.85	2.427.50
Checks and cash items	9.00	274 74	Time certificates	109,428.10	136,209 64
Paid out for expenses, etc., in excess of earnings	62.10	.....			
Totals	$147,162.87	$176,786.94	Totals	$147,162.87	$176,786.94

FIRST STATE BANK OF NEW BRIGHTON.

E. E. JESMER, President; F. M. SEARLES, Vice President; FRED JESMER, Cashier. Directors—E. E. Jesmer, F. M. Searles, Fred Jesmer, A. H. Hudoba, J. W. Jandell, all of New Brighton.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$42,126.70	$56,125.41	Capital stock	$10,000.00	$10,000.00
Overdrafts	77.27	620.07	Surplus	1,300.00	1.600.00
Bkg. house, furn. and fix.	2,729.17	2,700.00	Undivided profits, net	666.17	1,270.64
Other real estate	.....	492.05	Deposits subject to check.	18,947.92	18,134.72
Due from banks	5,252.83	3,796.12	Cashier's checks	137.89	662.51
Cash on hand	1,559.91	2,339.10	Due to banks	1,712.63	4,170.82
Checks and cash items	211.62	62.60	Savings deposits	6,139.77	9,198.12
Other resources	7.20	.....	Time certificates	13,060.41	21,097.61
			Other liabilities	.....	.93
Totals	$51,964.79	$66,135.35	Totals	$51,964.79	$66,135.35

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TWIN LAKES STATE BANK.

CHAS. E. PAULSON, President; HENRY SOTH, Vice President; HJALMAS L. PETERSON, Cashier. Directors—Chas. E. Paulson, Henry Soth, L. J. Paulson, all of Albert Lea; John F. McKeown, Nels H. Hoyne, both of Twin Lakes.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$63,860.48	$82,859.64	Capital stock	$10,000.00	$10,000.00
Overdrafts	105.54	188.36	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	4,436.25	4,485.80	Undivided profits, net	3.41	.....
Due from banks	6,421.51	6,742.48	Deposits subject to check.	13,988.50	21,802.51
Cash on hand	696.43	1,368.57	Cashier's checks	3,180.35	1,816.06
Checks and cash items	427.73	.....	Time certificates	46,775.68	60,102.41
Paid out for expenses, etc., in excess of earnings	.....	76.13			
Totals	$75,947.94	$95,720.98	Totals	$75,947.94	$95,720.98

FARMERS AND MERCHANTS STATE BANK OF DONNELLY.

C. B. KLOOS, President; F. J. McLAUGHLIN, Vice President; C. C. ERSTAD, Cashier. Directors—C. B. Kloos, of Herman; F. J. McLaughlin, J. C. Phifer, J. G. Whittemore, J. M. Waggoner, M. L. Strand, Thos. F. McCanney, all of Donnelly.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$114,976.08	$129,907.86	Capital stock	$15,000.00	$15,000.00
Overdrafts	314.38	586 16	Surplus	3,000.00	3,000.00
Bkg. house, furn. and fix.	6,400.00	6,200.00	Undivided profits, net	37.11	344.63
Due from banks	7,693.86	22,087.43	Deposits subject to check.	40,014.50	40,413.45
Cash on hand	4,243 69	2,662.34	Cashier's checks	72 50	95.00
Checks and cash items	51.01	105.38	Time certificates	75,554.91	102,696.09
Totals	$133,679.02	$161,549.17	Totals	$133,679.02	$161,549.17

GOODHUE COUNTY STATE BANK OF ZUMBROTA.

C. K. CLEMENTSON, President; S. K. BERGSETH, Vice President; OTTO G. OLSON, Cashier. Directors—C. K. Clementson, M. G. Monson, E. E. Dveredal, M. H. Satren, A. E. Collinge, Otto G. Olson, all of Zumbrota; S. K. Bergseth, of Peterson.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$108,666.68	$147,189.56	Capital stock	$25,000.00	$25,000.00
Overdrafts	373.20	314.59	Surplus	2,500.00	3,500.00
Bkg. house, furn. and fix.	9,720.00	9,720.00	Undivided profits, net	136.45	154.47
Due from banks	11,770.96	6,374.87	Deposits subject to check.	24,318.13	36,436 05
Cash on hand	3,772.04	4,931.04	Cashier's checks	3,460.27	513.15
Checks and cash items	82.76	577.54	Due to banks	.....	1,000.00
Other resources	30.00	.....	Savings deposits	639.82	661.53
			Time certificates	78,360.97	101,842.40
Totals	$134,415.64	$169,107.60	Totals	$134,415.64	$169,107.60

O'CONNOR BROS. STATE BANK OF RENVILLE.

TIMOTHY O'CONNOR, President; EDWARD O'CONNOR, Vice President; WILLIAM O'CONNOR, Cashier. Directors—Timothy O'Connor, of Renville; Edward O'Connor, of Sacred Heart; William O'Connor, of Renville.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$278,287.36	$318,716.57	Capital stock	$30,000.00	$30,000.00
Overdrafts	300.99	420.53	Surplus	20,000 00	20,000.00
Bkg. house, furn. and fix.	17,500.00	17,500 00	Undivided profits, net	3,122.47	2,970 68
Due from banks	31,173.01	38,501.56	Deposits subject to check.	71,736.99	58,854.15
Cash on hand	7,794.92	10,030.72	Cashier's checks	1,980.88	494.60
Checks and cash items	80.80	203.28	Due to banks	47,380.75	44,407.98
			Time certificates	160,915.99	228,645.25
Totals	$335,137.08	$385,372.66	Totals	$335,137.08	$385,372.66

FARMERS STATE BANK OF FERTILE.

NELS CLEMENTSEN, President; ALBERT O. GULLICKSON, Vice President; HANS PAULSRUD, Cashier. Directors—Nels Clementsen, Albert O. Gullickson, Andrew N. Hoffe, Ole H. Vidden, Hans Paulsrud, Anders O. Morvig, Andrew Peterson, Martin G. Peterson, all of Fertile; A. L. Hovland, of Crookston.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$207,907.59	$235,583.05	Capital stock	$25,000.00	$25,000.00
Overdrafts	543.50	1,025.27	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	8,786.07	8,786.07	Undivided profits, net	852.59	857.19
Due from banks	21,329.15	50,569.58	Deposits subject to check.	59,627.68	77,023.01
Cash on hand	3,351.83	6,757.73	Demand certificates	1,966.74	.....
Checks and cash items	107.16	593.15	Cashier's checks	1,911.50	1,465.61
			Time certificates	147,607.51	193,894.16
			Other liabilities	59.28	74.88
Totals	$242,025.30	$303,314.85	Totals	$242,025.30	$303,314.85

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LA CRESCENT STATE BANK.

J. W. WELCH, President; A. J. CAMERON, Vice President; J. W. McCAFFREY, Cashier. Directors—J. W. Welch, A. J. Cameron, A. Lilly, Wm. N. Atkinson, all of La Crescent; Geo. Kinney, of La Crosse, Wis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$98,092.22	$113,584.41	Capital stock	$10,000.00	$10,000.00
Overdrafts	.....	.71	Surplus	2,000.00	2,500.00
Bkg. house, furn. and fix.	3,200.00	3,200.00	Undivided profits, net	2,262.15	2,014 22
Due from banks	8,590.21	8,812.55	Deposits subject to check.	18,965 55	18,392.21
Cash on hand	1,302.91	3,640.73	Savings deposits	24,961.40	38,577.17
Checks and cash items	23.50	.....	Time certificates	53,019.74	57,754.80
Totals	$111,208.84	$129,238.40	Totals	$111,208.84	$129,238.40

PALISADE STATE BANK.

J. O. WERNTZ, President; A. R. JACKSON, Vice President; R. J. WERNTZ, Cashier. Directors—J. O. Werntz, A. R. Jackson, H. E. Hansel, R. J. Werntz, all of Palisade.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$15,535.15	$18,233.62	Capital stock	$10,000.00	$10,000.00
Overdrafts	337.44	15.88	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	5,000.00	5,000.00	Undivided profits, net	75.96	130.13
Due from banks	5,601.16	3,128.91	Notes rediscounted and bills payable	3,000.00	3,000.00
Cash on hand	1,178 61	1,437.62	Deposits subject to check.	9,438.39	10,641.26
Checks and cash items	101.51	241 07	Cashier's checks	591.62	4.25
			Time certificates	2,647.90	2,281.46
Totals	$27,753.87	$18,057.10	Totals	$27,753.87	$18,057.10

PEOPLES STATE BANK OF NORTH MANKATO.

O. E. BENNETT, President; N. A. DOOR, Vice President; E. R. JONES, Cashier. Directors—O. E. Bennett, C. E. Ball, W. L. Roust, E. R. Jones, all of North Mankato; Frank E. Jefferson, N. A. Door, N. D. Rist, all of Mankato.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$69,255.71	$91,253 51	Capital stock	$15,000.00	$15,000.00
Overdrafts	853 64	402.74	Surplus	.....	300.00
Bonds and securities	500.00	50.33	Undivided profits, net	205.13	334.68
Bkg. house, furn. and fix.	6,247.40	6,280.65	Notes rediscounted and bills payable	3,000.00	8,000.00
Other real estate	1,235.61	.....	Deposits subject to check.	34,877.66	37,705.31
Due from banks	11,265.50	8,033.45	Cashier's checks	769.90	430.36
Cash on hand	2,067.27	1,821.35	Due to banks	.....	3,110 88
Checks and cash items	501.35	258.55	Savings deposits	2,771 37	3,797.68
Other resources	353.77	.....	Time certificates	35,656.19	39,421.67
Totals	$92,280.25	$108,100.58	Totals	$92,280.25	$108,100.58

FIRST STATE BANK OF COOK.

L. F. LUTHEY, President; L. M. BERKHARDT, Vice President; C. H. ALCOCK, Cashier. Directors—L. F. Luthey, C. H. Alcock, E. H. Balliet, all of Cook; L. M. Burghardt, of Angora; C. T. Ekstrand, of Virginia.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$29,632.64	$39,474.96	Capital stock	$10,000.00	$10,000.00
Overdrafts	.....	1.50	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	3,200.00	3,520.00	Undivided profits, net	137.40	135.60
Due from banks	6,667.68	2,609 51	Notes rediscounted and bills payable	.....	3,000.00
Cash on hand	2,072.99	3,116.62	Deposits subject to check.	21,713.85	25,900.52
Checks and cash items	230.68	85 15	Cashier's checks	2,605.64	265.33
			Time certificates	5,347.10	7,506.29
Totals	$41,803.99	$48,807.74	Totals	$41,803.99	$48,807.74

FARMERS STATE BANK OF KIMBALL.

THOS. H. HOSKINS, President; C. G. KINGSTEDT, Vice President; J. M. ARROWOOD, Cashier. Directors—Thos. H. Hoskins, J. M. Arrowood, C. G. Kingstedt, Arthur Farrell, all of Kimball; Geo. A. Borg, And. R. Johnson, both of Cokato; H. H. Hinz, of Litchfield.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$25,710.93	$22,250 74	Capital stock	$10,000.00	$10,000.00
Overdrafts	221.73	646.67	Surplus	1,000.00	1,000.00
Bkg. house, furn. and fix.	3,084.85	4,546.50	Undivided profits, net	.....	196.22
Other real estate	.....	1,098.63	Notes rediscounted and bills payable	6,582.95	4,225.75
Due from banks	1,083.05	720.80	Deposits subject to check.	3,822.76	4,208.90
Cash on hand	513.64	837.69	Cashier's checks	100.57	34.21
Checks and cash items	84.87	11.77	Savings deposits	882.29	1,265 42
Paid out for expenses, etc., in excess of earnings	467 00	.....	Time certificates	8,777.50	9,182.30
Totals	$31,166.07	$30,112.80	Totals	$31,166.07	$30,112.80

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PEOPLES STATE BANK OF FOREST LAKE.

CARL G. MALMBERG, President; F. J. HOLMQUIST, Vice President; H. W. SWANSON, Cashier. Directors—Carl G. Malmberg, F. J. Holmquist, H. W. Swanson, J. Stussi, all of Forest Lake; Otto Bremer, of St. Paul.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$55,337.40	$67,687.34	Capital stock	$10,000.00	$10,000.00
Overdrafts	284.42	206.86	Surplus	2,400.00	3,000.00
Bkg. house, furn. and fix.	4,900.00	4,900.00	Undivided profits, net	852.75	607.50
Due from banks	5,514.07	5,928.66	Notes rediscounted and bills payable	4,000 00	.....
Cash on hand	1,753.61	3,059.40	Deposits subject to check.	16,188.98	26,649.32
Checks and cash items	52.34	1,050.46	Cashier's checks	4,372.29	1,090.54
			Due to banks	924.10	1,331.55
			Savings deposits	5,518.97	11,686.11
			Time certificates	23,581.27	28,467.70
			Other liabilities	3.48	.....
Totals	$67,841.84	$82,832.72	Totals	$67,841.84	$82,832.72

FIRST STATE BANK OF NASHUA.

P. F. NASH, President; HERMAN HASSE, Vice President; H. E. LUNDQUIST, Cashier. Directors—N. F. Doleman, of Tintah; P. F. Nash, Herman Hasse, Chas. Hasse, H. E. Lundquist, all of Nashua.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$46,051.11	$49,768.59	Capital stock	$10,000.00	$10.000.00
Overdrafts	67.50	176.15	Surplus	2,000.00	2,000 00
Bkg. house, furn. and fix.	700.00	700.00	Undivided profits, net	939.17	1,207.00
Due from banks	6,021.62	8,692.62	Deposits subject to check.	17,990.67	18,153.30
Cash on hand	3,228.58	2,643.85	Certified checks	.....	275.00
			Cashier's checks	128.05	83.47
			Time certificates	25,010.92	30,262.44
Totals	$56,068.81	$61,981.21	Totals	$56,068.81	$61,981.21

SECURITY STATE BANK OF WARROAD.

T. F. SPREITER, President; PETER BERKMAN, Vice President; D. E. GORHAM, Cashier. Directors—T. F. Spreiter, Peter Berkman, D. E. Gorham, R. Sperling, Robert S. Hart, all of Warroad.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$71,915.49	$67,815.82	Capital stock	$15,000.00	$15,000.00
Overdrafts	1,171.40	419.11	Surplus	3,000.00	3,000 00
Bkg. house, furn. and fix.	3,218.00	3,218 00	Undivided profits, net	761 79	1,828.08
Due from banks	5,916.31	7,362.51	Notes rediscounted and bills payable	5,000.00	.....
Cash on hand	5,368.81	8,824.40	Deposits subject to check.	29,150.46	18,280.62
Checks and cash items	1,290.70	1,109.84	Cashier's checks	1,127.17	486.00
			Time certificates	34,841.29	50,154.98
Totals	$88,880.71	$88,749.68	Totals	$88,880.71	$88,749.68

FIRST STATE BANK OF ELY.

M. J. MURPHY, President; THEO. ALBRECHT, Vice President; A. S. JAMES, Vice President; GEO. L. BROZICH, Cashier. Directors—M. J. Murphy, Geo. L. Brozich, James Moonan, A. S. James, A. D. Ellefsen, all of Ely; G. H. Good, of Winton; Theo. Albrecht, of Minneapolis.

ELY

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$271,605.63	$371,209.24	Capital stock	$25,000.00	$25.000.00
Overdrafts	362.80	.....	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	11,040.00	11,000.00	Undivided profits, net	5,345.95	1,997.60
Due from banks	27,618 88	24,065.84	Deposits subject to check.	84,846.86	95,358.70
Cash on hand	13,361.65	26,317.47	Certified checks	7,216.33	19,490.85
Checks and cash items	3,071.80	3,305.76	Cashier's checks	2,193.01	4,063.60
			Savings deposits	179,735.36	264,293.79
			Time certificates	17,723.25	20,693.77
Totals	$327,060.76	$435,898.31	Totals	$327,060.76	$435,898.31

FIRST STATE BANK OF ROOSEVELT.

WILLIAM J. ELLIS, President; B. A. BONSTROM, Vice President; ALBERT E. ABEL, Cashier. Directors—William J. Ellis, B. A. Bonstrom, both of Buffalo; Albert E. Abel, Gilbert N. Roen, both of Roosevelt.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$39,129.13	$61,471.61	Capital stock	$10,000.00	$10.000.00
Overdrafts	176.34	199.37	Surplus	2,000.00	3,000.00
Bkg house, furn. and fix.	5,490.00	5,400.00	Undivided profits, net	83.10	73.06
Other real estate	.....	543 92	Deposits subject to check.	17,403.04	22,347 81
Due from banks	6,122.87	7,191.87	Cashier's checks	245.04	1,247.76
Cash on hand	2,579.77	2,854.91	Time certificates	25,722.88	41,032.05
Checks and cash items	1,955.95	39.00			
Totals	$55,454.06	$77,700.68	Totals	$55,454.06	$77,700.68

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ALBERTA STATE BANK.

M. S. CARL, President; J. J. GEIB, Vice President; L. P. NORBY, Cashier. Directors—M. S. Carl, of Clara City; J. J. Geib, of Minneapolis; L. P. Norby, of Alberta; F. R. Putnam, J. H. Devenney, both of Morris.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$47,446.93	$49,591.43	Capital stock	$10,000.00	$10,000.00
Overdrafts	169.30	479.88	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	4,021.59	3,920.00	Notes rediscounted and bills payable	5,000.00	2,500.00
Due from banks	5,404.59	7,078.57	Deposits subject to check.	16,711 74	14,096.28
Cash on hand	1,265 22	1,123.89	Cashier's checks	2,094.43	3,861.59
Checks and cash items	183.48	342.49	Time certificates	23,047.91	30,282.98
Paid out for expenses, etc., in excess of earnings	362.97	204.59			
Totals	$58,854.08	$62,740.85	Totals	$58,854.08	$62,740.85

FIRST STATE BANK OF MEDFORD.

S. W. KINYON, President; C. C. CLEVELAND, Vice President; D. A. McKINLAY, Cashier. Directors—C. C. Cleveland, A. L. Fowler, Chas. Boynton, D. A. McKinlay, all of Medford; C. A. Seymour, of St. Paul; S. W. Kinyon, of Owatonna; J. F. McKinlay, of Long Beach, Cal.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$53,199.62	$56,390.55	Capital stock	$10,000.00	$10,000.00
Overdrafts	11.85	7.66	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	1,284.00	1,200.00	Undivided profits, net	625.46	495.35
Due from banks	3,573.41	8,429.05	Deposits subject to check.	22,120.16	27,898.25
Cash on hand	2,537.44	2,424 14	Due to banks	2,357.86	.....
Checks and cash items	5.25	21.35	Time certificates	23,508.09	28,079.15
Totals	$60,611.57	$68,472.75	Totals	$60,611.57	$68,472.75

SECURITY STATE BANK OF MIDDLE RIVER.

JONAS SJOBERG,, President; A. N. ECKSTROM, Vice President; E. P. MODIN, Cashier. Directors—Jonas Sjoberg, E. L. Leinan, E. P. Modin, L. H. Olson, all of Middle River; A. N. Eckstrom, of Warren.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$60,726.45	$65,246.78	Capital stock	$10,000.00	$10,000.00
Overdrafts	470.37	288.20	Surplus	2,000.00	4,000.00
Bkg. house, furn. and fix.	3,642.20	3,831.66	Undivided profits, net	385.58	.....
Other real estate	.....	231.40	Notes rediscounted and bills payable	15,500.00	.....
Due from banks	9,782.21	12,706.49	Deposits subject to check.	22,611.61	23,637.64
Cash on hand	1,225.50	1,309.47	Demand certificates	5,002.10	3,508.00
Checks and cash items	348.67	3,089.53	Cashier's checks	.....	253.74
Paid out for expenses, etc., in excess of earnings	.....	7.74	Time certificates	20,696 11	45,311.89
Totals	$76,195.40	$86,711.27	Totals	$76,195.40	$86,711.27

FARMERS STATE BANK OF GOODRIDGE.

J. M. BISHOP, President; JAY PAYNE, Vice President; NICK BUNDHUND, Cashier. Directors—J. M. Bishop, Maud M. Bishop, both of Thief River Falls; Jay Payne, Nick Bundhund, both of Goodridge; Joseph A. DuChamp, of Mabie.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$39,691.72	$45,081.36	Capital stock	$10,000.00	$10,000.00
Overdrafts	376.72	201.46	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	4,029.73	4,166.30	Undivided profits, net	1.92	86.40
Other real estate	1,257.89	1,257.89	Notes rediscounted and bills payable	6,500.00	1,000.00
Due from banks	7,401.41	4,099.37	Deposits subject to check.	23,538.75	25,827.16
Cash on hand	1,110.69	1,872 66	Cashier's checks	1,257.74	770.05
Checks and cash items	717.93	1,249.03	Savings deposits	66.12	113 19
			Time certificates	11,221 56	18,131.27
Totals	$54,586.09	$57,928.07	Totals	$54,586.09	$57,928.07

STATE BANK OF WESTPORT.

C. M. SPRAGUE, President; F. W. SPRAGUE, Vice President; LOUIS SITTKO, Cashier. Directors—C. M. Sprague, F. W. Sprague, both of Sauk Center; Louis Sittko, of Westport.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$54,249.88	$69,198.54	Capital stock	$10,000.00	$10,000.00
Overdrafts	92.97	1,692.41	Surplus	2,000.00	4,000.00
Bkg. house, furn. and fix.	1,414.63	1,464.63	Undivided profits, net	2,685.26	1,348.11
Due from banks	759.26	3,681.21	Notes rediscounted and bills payable	5,000.00	5,000.00
Cash on hand	436.28	1,403.24	Deposits subject to check.	11,946.22	25,053.90
			Cashier's checks	1,166.89	1,126.95
			Savings deposits	868.25	1,102.24
			Time certificates	23,286.40	29,808.83
Totals	$56,953.02	$77,440.03	Totals	$56,953.02	$77,440.03

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FARMERS STATE BANK OF DEER RIVER.

HENRY G. SEAMAN, President; JOHN E. O'CONNELL, Vice President; OWEN E. HULEHAN, Cashier. Directors—Henry G. Seaman, John E. O'Connell, Richard F. Beall, Chris. F. Tellin, John E. O'Connell, Ole H. Sweum, Owen E. Hulehan, all of Deer River.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$30,941.60	$43,355.44	Capital stock	$10,000.00	$10,000.00
Overdrafts	380.70	135.81	Surplus	2,500 00	2,500.00
Bkg. house, furn. and fix.	6,757.28	6,613.89	Undivided profits, net	282.27	720.17
Due from banks	14,182.90	14,304.46	Deposits subject to check.	20,296.12	22,925.28
Cash on hand	2,373.93	3,427.51	Cashier's checks	683 93	1,693.65
Checks and cash items	.....	422.37	Savings deposits	1,737.13	2,490.93
Other resources	453.89	906 52	Time certificates	19,590.85	28,835.97
Totals	$55,090.30	$69,166.00	Totals	$55,090.30	$69,166.00

FARMERS STATE BANK OF CURRIE.

THEO. ZIMMERMAN, President; HENRY PAAL, Vice President; C. M. HANSON, Cashier. Directors—Theo. Zimmerman, of Sanborn, Iowa; Henry Paal, C. M. Hanson, Geo. A. Dummett, F. G. Meyer, all of Currie.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$65,648.49	$82,568 07	Capital stock	$20,000.00	$20,000.00
Overdrafts	200.83	370.80	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	7,683.11	7,854.80	Deposits subject to check.	29,573.69	26,125.19
Due from banks	3,359.35	12,738.70	Savings deposits	.....	368 90
Cash on hand	4,282.21	4,077.12	Time certificates	28,552.97	56,945.88
Checks and cash items	604.23	60.17			
Paid out for expenses, etc., in excess of earnings	1,348.44	770.31			
Totals	$83,126.66	$108,439.97	Totals	$83,126.66	$108,439.97

PELICAN RAPIDS STATE BANK.

C. R. FRAZEE, President; O. C. ARNQUIST, Cashier. Directors—C. R. Frazee, P. C. Frazee, O. C. Arnquist, all of Pelican Rapids.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$78,389.04	$111,115.36	Capital stock	$10,000.00	$10,000.00
Overdrafts	171.56	112.52	Surplus	2,000.00	2,000.00
Bonds and securities	100.00	.....	Undivided profits, net	696.20	1,284.77
Bkg. house, furn. and fix.	861.00	2,085.00	Deposits subject to check.	33,467.38	38,181.14
Due from banks	9,443 37	14,590.60	Cashier's checks	1,780.46	1,847.80
Cash on hand	6,107.14	6,838.09	Savings deposits	7,148 37	9,607.78
Checks and cash items	381.98	198.25	Time certificates	40,361 68	72,018.33
Totals	$95,454.09	$134,939.82	Totals	$95,454.09	$134,939.82

FARMERS STATE BANK OF WILMONT.

T. A. FALLGATTER, President; JACOB REMACKEL, Vice President; A. B. Williams, Cashier. Directors—A. Shelquist, Joseph Scholtes, Jacob Remackel, T. A. Fallgatter, A. B. Williams, all of Wilmont.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$82,323.10	$85,752.15	Capital stock	$20,000.00	$20,000.00
Overdrafts	659.80	184.43	Surplus	4,000.00	4,000.00
Bkg. house, furn. and fix.	5,538.78	5,338.78	Notes rediscounted and bills payable	9,000.00	10,000.00
Due from banks	4,168.74	9,573.65	Dividends unpaid	78.49	.....
Cash on hand	3,077.66	3,962.94	Deposits subject to check.	28,251.57	26,733.96
Checks and cash items	786.88	1,113 04	Savings deposits	370.41	1,781.79
Paid out for expenses, etc., in excess of earnings	74.99	502.44	Time certificates	34,929.48	43,911 68
Totals	$96,629.95	$106,427.43	Totals	$96,629.95	$106,427.43

FARMERS STATE BANK OF RAYMOND.

RUSSELL SPICER, President; CHAS. W. ODELL, Vice President; H. C. FEIG, Cashier. Directors—Russell Spicer, Charles W. Odell, A. A. Anderson, all of Willmar; Charles H. Spaeth, H. C. Feig, both of Raymond.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$41,897.37	$68,103.22	Capital stock	$10,000.00	$10,000.00
Overdrafts	214 96	634.47	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	1,850.00	2,000.00	Notes rediscounted and bills payable	.....	15,155.00
Due from banks	1,291.85	1,480.16	Deposits subject to check.	8,859.74	13,618.55
Cash on hand	1,682.06	1,493.29	Cashier's checks	303.10	759.03
Checks and cash items	67.90	210.44	Savings deposits	751.33	1,953.38
Paid out for expenses, etc., in excess of earnings	329 61	406.54	Time certificates	25,419.58	30,842.16
Totals	$47,333.75	$74,328.12	Totals	$47,333.75	$74,328.12

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ST. FRANCIS STATE BANK.

ROBERT W. AKIN, President; C. A. CARLISLE, Vice President; BAZEL HUNTER, Cashier. Directors—Robert W. Akin, A. F. Pratt, both of Anoka; C. A. Carlisle, of Wyoming; F. E. Vrooman, Bazel Hunter, both of St. Francis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$62,116.19	$70,318 41	Capital stock	$10,000.00	$10,000.00
Bkg. house, furn. and fix.	3,800.00	3,800.00	Surplus	2,000.00	2,000.00
Due from banks	1,931.70	1,551 30	Undivided profits, net	687.83	880.21
Cash on hand	2,191.29	1,956.85	Notes rediscounted and bills payable	.....	2,000 00
			Deposits subject to check.	19,488.73	20,187.10
			Cashier's checks	902.85	4,275.55
			Savings deposits	3,831 19	5,961.48
			Time certificates	33,128.58	32,322.22
Totals	$70,039.18	$77,626.56	Totals	$70,039.18	$77,626.56

STATE BANK OF WEBSTER.

WILLIAM W. PYE, President; D. E. GOODMAN, Vice President; A. O. LEUZINGER, Cashier. Directors—William W. Pye, of Northfield; A. O. Leuzinger, of Webster; D. E. Goodman, of Faribault.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$44,248.17	$85,722.71	Capital stock	$10,000.00	$10,000.00
Overdrafts	59.80	68.04	Surplus	2,000.00	2,000.00
Bonds and securities	380.00	.....	Undivided profits, net	132.21	507.29
Bkg. house, furn. and fix.	5,000.00	5,000.00	Deposits subject to check.	23,881 68	24,226.14
Due from banks	16,318.93	6,575.08	Cashier's checks	1,088.99	3,343.10
Cash on hand	3,648 44	3,024.14	Savings deposits	.....	3,068.95
Checks and cash items	170.58	850.61	Time certificates	32,723.04	58,095.10
Totals	$69,825.92	$101,240.58	Totals	$69,825.92	$101,240.58

FARMERS AND MERCHANTS STATE BANK OF AUSTIN.

O. H. KOCH, President; R. F. DOROW, Vice President; A. M. SMITH, Cashier. Directors—O. H. Koch, J. F. Koch, C. H. Miller, all of St. Ansgar, Iowa; K. J. Johnson, of Osage, Iowa; H. W. Hurlbut, A. M. Smith, H. L. Brandt, R. F Dorow, all of Austin.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$199,862.54	$180,851.14	Capital stock	$25,000.00	$25,000.00
Overdrafts	38.39	858.04	Surplus	5,000.00	5,000.00
Bonds and securities	1,000.00	1,000.00	Undivided profits, net	3,784.00	2,900.15
Bkg. house, furn. and fix.	3,000.00	3,000 00	Deposits subject to check.	92,513.50	102,744 43
Due from banks	72,224.30	69,083.83	Demand certificates	930.46	1,772.18
Cash on hand	11,197.76	8,502.41	Certified checks	.....	48.13
Checks and cash items	3,175.47	2,009 06	Cashier's checks	2,188.77	1,196 76
Other resources	227.00	175.00	Due to banks	43,148.44	60.30
			Savings deposits	38,824.34	43,442.87
			Time certificates	79,335.95	83,314.66
Totals	$290,725.46	$265,479.48	Totals	$290,725.46	$265,479.48

FARMERS STATE BANK OF LAKEFIELD.

H. W. VOEHL, President; JAMES ROST, Vice President; J. G. BRAUCH, Cashier. Directors—H. W. Voehl, James Rost, C. W. Pohlman, M. F. Westensee, J. G. Brauch, all of Lakefield.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$178,012.65	$155,739 25	Capital stock	$25,000.00	$25,000.00
Overdrafts	374.72	563.79	Surplus	3,500 00	6,000.00
Bkg. house, furn. and fix.	12,000.00	12,000.00	Undivided profits, net	873.56	1,539.87
Due from banks	30,280 04	48,539.87	Deposits subject to check.	105,783.48	70,527.49
Cash on hand	6,313.07	10,386.55	Certified checks	.....	22.50
Checks and cash items	520.85	229.23	Savings deposits	.....	614.78
			Time certificates	92,344.29	123,754.05
Totals	$227,501.33	$227,458.69	Totals	$227,501.33	$227,458.69

SECURITY STATE BANK OF ST. PAUL.

CHAS. CHRISTIANS, President; F. P. O'MALLEY, Vice President; F. L. CHRISTIANS, Cashier. Directors—Charles Christians, F. L. Christians, F P. O'Malley, Samuel Bosshardt, Hugo Schroeckenstein, C. F. Hochmuth, Tom J. McGrath, John Fischer, Dr. M. C. Welch, all of St. Paul.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$180,110 06	$224,586.60	Capital stock	$30,000 00	$30 000.00
Overdrafts	70.53	207.31	Surplus	6,000.00	6,000.00
Bkg. house, furn. and fix.	13,500.00	13,500.00	Undivided profits, net	2,199 45	3,501.35
Due from banks	30,496.73	13,664.34	Deposits subject to check.	97,059.12	101,659 96
Cash on hand	7,518.97	6,163.95	Cashier's checks	531.99	603.82
Checks and cash items	2,527.80	8,664.58	Savings deposits	59,079.24	84,453.87
			Time certificates	39,354.29	40,567.78
Totals	$234,224.09	$266,786.78	Totals	$234,224.09	$266,786.78

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CALEDONIA STATE BANK.

F. A. DUXBURY, President; J. P. BOUQUET, Vice President; J. A. HEYMANN, Cashier. Directors—Adolph Eiken, F. R. Williams, O. N. Hefte, J. P. Schummers, J. H. Dorival, C. J. Wheaton, Peter Schmitt, all of Caledonia.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$169,000 98	$192,389.43	Capital stock	$25,000.00	$25,000.00
Overdrafts	1,077.15	1,743.32	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	3,227.29	3,000.00	Undivided profits, net	402 61	2,451.05
Due from banks	15,447 99	6,414.10	Deposits subject to check.	38,638.74	29,673.19
Cash on hand	9,197.46	6,721.66	Time certificates	128,995.42	148,441.26
Checks and cash items	85.90	296.99			
Totals	$198,036.77	$210,565.50	Totals	$198,036.77	$210,565.50

FIRST STATE BANK OF BIG FORK.

F. P. SHELDON, President; S. J. MORAN, Vice President; A. E. PETERSON, Cashier. Directors—F. P. Sheldon, of Minneapolis; S. J. Moran, of Deer River; A. E. Peterson, of Big Fork; A. G. Wedge, Jr., of Bemidji.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$32,454.64	$24,547 03	Capital stock	$10,000.00	$10.000.00
Overdrafts	.47	4.25	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	2,500.00	2,500.00	Undivided profits, net	1,036.65	1,024.38
Due from banks	14,688.35	26,251.66	Deposits subject to check.	30,485 33	34,296.13
Cash on hand	2,172.24	1,238.59	Demand certificates	185.00	432.00
			Time certificates	8,108.72	6,789.02
Totals	$51,815.70	$54,541.53	Totals	$51,815.70	$54,541.53

FARMERS STATE BANK OF MONTEREY.

C. E. LANDIN, President; C. A. JOHNSON, Vice President; M. S. A. JOHNSON, Cashier. Directors—C. E. Landin, of Sherburn; C. A. Johnson, Carl Sjogren, John Holtz, M. S. A. Johnson, all of Monterey.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$52,469.70	$62,776.74	Capital stock	$10,000 00	$10.000.00
Overdrafts	141.52	285.23	Surplus	2,000.00	2,000.00
Bkg house, furn. and fix.	4,500.00	4,400.00	Undivided profits, net	196.83	942.54
Due from banks	8,676.33	2,949.60	Notes rediscounted and bills payable	3,000.00	3,000.00
Cash on hand	1,797.85	1,609.81	Deposits subject to check.	31,639.39	19,966.75
Checks and cash items	36.36	7.20	Cashier's checks	6,744.88	1,516.78
			Time certificates	14,040.66	34,602.51
Totals	$67,621.76	$72,028.58	Totals	$67,621.76	$72,028.58

FIRST STATE BANK OF SAVAGE.

R. H. KAUFENBERG, President; E. A. GARVEY, Vice President; E. C. HENKEL, Cashier. Directors—R. H. Kaufenberg, E. A. Garvey, Thos. J. Loftus, Frank Dowdle, John J. McCann, John J. Jordan, E. C. Henkel, all of Savage.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$43,114.42	$31,320.24	Capital stock	$10,000.00	$10,000.00
Overdrafts	318 30	89.52	Surplus	2,125.00	.....
Bkg. house, furn. and fix.	1,984.10	2.173.78	Notes rediscounted and bills payable	3,000.00	.....
Other real estate	.....	3,000.00	Deposits subject to check.	15,471.84	13.299.41
Due from banks	3,678.74	4,277.44	Cashier's checks	894.52	1.267.62
Cash on hand	2,483.76	1,336.80	Savings deposits	1,546.72	2,410.34
Checks and cash items	115.14	295.75	Time certificates	19,633.73	16,459.93
Paid out for expenses, etc., in excess of earnings	977.35	943.77			
Totals	$52,671.81	$43,437.30	Totals	$52,671.81	$43,437.30

CITIZENS STATE BANK OF MINNEAPOLIS.

F. A. SAMELS, President; T. O. GULACK, Vice President; N. D. SAMELS, Vice President; G. E. SAMELS, Cashier. Directors—F. A. Samels, N. D. Samels, E. T. Spafford, Manley L. Fosseen, Alexander McGregor, all of Minneapolis; T. O. Gulack, of Pasadena, Cal.; S. O. Miller, of Lakeville.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$251,954 15	$332,898.07	Capital stock	$25,000 00	$25.000.00
Overdrafts	75.91	486.89	Surplus	6,000 00	7,000.00
Bkg. house, furn. and fix.	13,685.86	15,045.15	Undivided profits, net	2,657.14	3,903.93
Due from banks	61,188.73	50,764.18	Dividends unpaid	.....	12.00
Cash on hand	9,123.61	9.456.11	Deposits subject to check.	144,153.39	157,037.04
Other resources	1,467.70	3,017.42	Cashier's checks	9,241.26	2,085.61
			Due to banks	10,692.97	14,673.74
			Savings deposits	106,159.07	164,511 76
			Time certificates	33,592.13	37,443.74
Totals	$337,495.96	$411,667.82	Totals	$337,495.96	$411.667.82

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FARMERS STATE BANK OF FREEPORT.

HERMAN ROSE, President; NICK HOCKERT, Vice President; FRANK RIELAND, Cashier. Directors—Herman Rose, Nick Hockert, Frank Rieland, Michael Kraker, John M. Rieland, all of Freeport.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$74,728.97	$94,899.14	Capital stock	$10,000.00	$10,000.00
Overdrafts	39.11	49.56	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	1,635.00	1,635.00	Undivided profits, net	477.54	609.75
Due from banks	3,072.08	4,799.43	Deposits subject to check.	19,210.31	21,278.87
Cash on hand	3,483.70	2,424.72	Cashier's checks	556.81	254.26
Checks and cash items	.....	164 20	Time certificates	50,714.20	69,829.17
Totals	$82,958.86	$103,972.05	Totals	$82,958.86	$103,972.05

FARMERS STATE BANK OF PEMBERTON.

FRANK ATCHERSON, President; H. C. ROLLINS, Vice President; P. R. HAMMER, Cashier. Directors—Frank Atcherson, W. M. Weaver, N. T. Oftedal, W. F. Atcherson, A. C. Severson, K. C. Knutson, all of Mapleton; H. C. Rollins, of Pemberton.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$71,312.99	$74,081.34	Capital stock	$14,000.00	$14,000.00
Overdrafts	176 53	175.01	Surplus	1,687 98	2,000.00
Bkg. house, furn. and fix.	6,876.50	6,876.50	Deposits subject to check.	24,088.43	34,056.78
Due from banks	23,171.20	14,592.29	Cashier's checks	2,076.32	26.16
Cash on hand	3,212.24	2,370.98	Savings deposits	2,986.15	4,580.92
Checks and cash items	2,678.45	1,558.06	Time certificates	63,362.50	45,319.68
Paid out for expenses, etc., in excess of earnings	773.47	329.36			
Totals	$108,201.38	$99,983.54	Totals	$108,201.38	$99,983.54

FARMERS STATE BANK OF FORADA.

THEODORE AUNE, President; JOHN LORENZ, Vice President; N. P. NORLING, Cashier. Directors—John Lorenz, of Alexandria; Henry Daniels, N. P. Norling, both of Forada; Wm. Strangeway, Theodore Aune, both of Genwood.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$28,634.90	$49,333.78	Capital stock	$10,000.00	$10,000.00
Overdrafts	.20	.63	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	3,786 27	5,355.49	Undivided profits, net	149.27	269.94
Other real estate	.....	1,462.86	Deposits subject to check.	9,564 78	13,879.33
Due from banks	6,198 31	2,703.70	Demand certificates	762.44	248.77
Cash on hand	2,105.85	1,426.35	Savings deposits	.....	58.26
Checks and cash items	34.63	65.93	Time certificates	18,283.67	33,892.44
Totals	$40,760.16	$60,348.74	Totals	$40,760.16	$60,348.74

CITIZENS STATE BANK OF MAHNOMEN.

C. W. HEIMANN, President; J. M. HARDY, Vice President; H. S. FRAZER, Cashier. Directors—J. M. Hardy, H. S. Frazer, B. C. Schueller, all of Mahnomen; C. W. Heimann, of Fairfax; Jos. R. Keefe, of North Redwood.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$107,601.71	$128,697.39	Capital stock	$15,000.00	$15,000.00
Overdrafts	1,286.11	682.29	Surplus	3,000.00	3,000.00
Bkg. house, furn. and fix.	5,750.00	5,750.00	Undivided profits, net	.....	636.90
Due from banks	6,818 39	14,157.57	Notes rediscounted and bills payable	5,000.00	.....
Cash on hand	2,390.10	4,997.51	Deposits subject to check.	51,763.63	70,442.85
Checks and cash items	428.84	65.71	Cashier's checks	727.86	534.46
Paid out for expenses, etc., in excess of earnings	40.01	.....	Time certificates	48,823.67	64,736.26
Totals	$124,315 16	$154,350.47	Totals	$124,315 16	$154,350.47

FIRST STATE BANK OF BARROWS.

J. P. ERNSTER, President; JOHN WAHL, Vice President; LEVI BAILEY, Vice President; H. A. PETERSON, Cashier. Directors—J. P. Ernster, of Minneapolis; John Wahl, of Duluth; Levi Bailey, of Crow Wing; H. A. Peterson, of Barrows.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$15,666 98	$10,132.62	Capital stock	$10,000.00	$10,000.00
Overdrafts	7.06	26.07	Surplus	2,000.00	.....
Bkg. house, furn. and fix.	5,575.00	5,075.00	Deposits subject to check.	9,300.25	3,282.83
Other real estate	.....	500.00	Demand certificates	.....	1,750.00
Due from banks	893.07	607 70	Cashier's checks	55.12	.....
Cash on hand	1,943.73	485.20	Savings deposits	102.26	330.68
Checks and cash items	.....	92.96	Time certificates	2,640 06	1,415.71
Paid out for expenses, etc., in excess of earnings	11 85	84.06	Other liabilities	.....	224.39
Totals	$24,097.69	$17,003.61	Totals	$24,097.69	$17,003.61

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FARMERS STATE BANK OF RAPIDAN.

PAUL KUNKEL, President; ARTHUR MITCHELL, Vice President; SILAS S. JULIAR, Cashier. Directors—Paul Kunkel, Silas S. Juliar, Carl Flo, Frank Nelson, all of Rapidan; Arthur Mitchell, of Mankato.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$42,263.51	$63,288 02	Capital stock	$10,000.00	$10,000.00
Overdrafts	.....	.50	Surplus	2,000 00	2,000.00
Bkg. house, furn. and fix.	4,938.98	4,938.98	Undivided profits, net	.....	395.13
Due from banks	9,589.48	9,337.73	Deposits subject to check.	15,395.38	24,901.94
Cash on hand	1,833 38	1,962.30	Cashier's checks	1,072.31	241.56
Paid out for expenses, etc., in excess of earnings	281.10	.....	Time certificates	30,438.76	41,988.90
Totals	$58,906.45	$79,527.53	Totals	$58,906.45	$79,527.53

SWEDISH AMERICAN STATE BANK OF ST. PAUL.

P. M. REAGAN, President; CHARLES SKOOGLUN, Vice President; LEWIS SWENSON, Vice President; EMANUEL E. LARSON, Cashier. Directors—P. M. Reagan, Charles Skooglun, Lewis Swenson, Chas. H. Lindeke, Jr., Emanuel E. Larson, all of St. Paul.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$163,031 00	$163,562.08	Capital stock	$25,000.00	$25,000.00
Bonds and securities	13,739.63	36,873.32	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	3,615.08	2,500.00	Undivided profits. net	1,226.78	4,014.87
Due from banks	15,560 02	50,934.67	Deposits subject to check.	84,137 55	90,806.04
Cash on hand	4,292.47	4,872.53	Certified checks	41.00	75.00
			Cashier's checks	6,891.25	5,809.06
			Savings deposits	68,671.62	118,282.15
			Time certificates	8,820.00	8,655 48
			Other liabilities	450.00	1,100.00
Totals	$200,238.20	$258,742.60	Totals	$200,238.20	$258,742.60

STATE BANK OF EAGLE LAKE.

W. D. WILLARD, President; E. H. SHERWIN, Vice President; W. W. HULCE, Cashier. Directors—W. D. Willard, of Mankato; E. H. Sherwin, of Monticello; Carl D. Pickle, Fred E. Day, W. W. Hulce, all of Eagle Lake.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$37,637.18	$45,466.34	Capital stock	$10,000.00	$10,000.00
Overdrafts	1,184.12	69.26	Surplus	1,614.96	2,000.00
Bkg. house, furn. and fix.	1,391.53	1,438 38	Undivided profits, net	239.54	368.79
Due from banks	4,685.70	3,133.59	Notes rediscounted and bills payable	.....	2,000.00
Cash on hand	1,199.81	2,561.99	Deposits subject to check.	14,187.05	15,296.69
Checks and cash items	12.58	7.90	Cashier's checks	164.85	1,439.98
			Savings deposits	14.37	2,005.89
			Time certificates	19,890 15	19,566.11
Totals	$46,110.92	$52,677.46	Totals	$46,110.92	$52,677.46

FARMERS STATE BANK OF LITTLEFORK.

THOMAS THOMPSON, President; LARS A. SWANSON, Vice President; NILS MUUS, Cashier. Directors—Thomas Thompson, of Dentaybow; Victor Olson, of Lindford; Lars A. Swanson, Nils Muus, both of Littlefork.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$38,494.10	$30,725.74	Capital stock	$10,000.00	$10,000.00
Overdrafts	485.09	11.63	Surplus	400.00	400.00
Bkg. house, furn. and fix.	3,267.25	3,267 25	Undivided profits, net	140.90	189.14
Due from banks	4,283.09	6,099.00	Deposits subject to check.	25,790.77	21,981.14
Cash on hand	2,204.11	1,249.70	Demand certificates	319 24	589.35
Checks and cash items	155.76	1,463.78	Time certificates	12,238.49	9,657.47
Totals	$48,889.40	$42,817.10	Totals	$48,889.40	$42,817.10

STATE BANK OF CROMWELL.

J. D. BARSTOW, President; J. H. WRIGHT, Vice President; R. W. BARSTOW, Cashier. Directors—J. D. Barstow, of Barnum; J. H. Wright, R. W. Barstow, both of Cromwell.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$37,009.76	$45,052.84	Capital stock	$10,000.00	$10,000.00
Overdrafts	83.88	56.82	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	3,473.01	3,340.00	Undivided profits, net	883.85	724.52
Due from banks	18,519.41	13,192 40	Deposits subject to check.	34,474.94	36,225.31
Cash on hand	2,127.40	1,804.21	Certified checks	47.00	20.00
Checks and cash items	133.82	118.84	Cashier's checks	16 17	305.90
Other resources	.....	20.00	Time certificates	13,925.32	14,309.38
Totals	$61,347.28	$63,585.11	Totals	$61,347.28	$63,585.11

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STATE BANK OF ISLE.

N. P. BURMAN, President; JOHN HAGGBERG, Vice President; L. A. MATTER, Cashier. Directors—August Lipetzky, of Springfield; N. P. Burman, of Malmo; John Haggberg, of Redtop; L. A. Matter, G. B. Matter, both of Isle.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$25,214.86	$31,552 87	Capital stock	$10,000.00	$10,000.00
Overdrafts	58.83	130.43	Surplus	2,000.00	2,000.00
Bonds and securities	68.00	.....	Undivided profits, net	344.58	540.35
Bkg. house, furn. and fix.	4,398.53	4,495.47	Notes rediscounted and bills payable	.....	2,583.20
Due from banks	3,644.68	4,408.61	Deposits subject to check.	10,012.62	14,604.26
Cash on hand	637.43	1,078.18	Demand certificates	370.34	1,478.87
Checks and cash items	38.40	715.65	Time certificates	11,333.19	11,174.53
Totals	$34,060.73	$42,381.21	Totals	$34,060.73	$42,381.21

RANDOLPH STATE BANK.

T. L. BEISEKER, President; H. P. HANSON, Vice President; B. M. HANSON, Cashier. Directors—T. L. Beiseker, of Fessenden, N. D.; H. P. Hanson, of Cannon Falls; H. C. Senn, Wm. Miller, C. F. Dickman, all of Randolph.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$42,065.70	$49,611 55	Capital stock	$10,000.00	$10,000.00
Overdrafts	41.67	.....	Surplus	2,000.00	2,000.00
Bonds and securities	7,967.92	.....	Deposits subject to check.	14,862.20	23,394.40
Bkg. house, furn. and fix.	1,300.00	1,300.00	Cashier's checks	880.00	698.84
Due from banks	3,003.75	10,260.86	Time certificates	27,921.73	27,055.34
Cash on hand	943.74	1,837.97			
Paid out for expenses, etc., in excess of earnings	341.15	138.20			
Totals	$55,663.93	$63,148.58	Totals	$55,663.93	$63,148.58

FARMERS AND MERCHANTS STATE BANK OF MONTEVIDEO.

R. S. BACON, President; F. H. LUND, Vice President; J. H. SKOGRAND, Cashier. Directors—R. S. Bacon, R. Arnold, F. H. Lund, J. O. Haugland, all of Montevideo; J. H. Skogrand, of Watson.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$256,902.73	$354,540.41	Capital stock	$25,000.00	$25,000.00
Overdrafts	2,948.97	4,299.38	Surplus	3,500.00	6,000.00
Bkg house, furn. and fix.	9,600.00	9,775.00	Undivided profits, net	2,359.61	3,267.67
Due from banks	19,747.97	21,478.66	Deposits subject to check.	67,849.67	83,082.98
Cash on hand	2,620.36	3,217.67	Cashier's checks	4,972.48	3,583 03
Checks and cash items	1,819.44	7,730.25	Due to banks	.....	15,156.36
			Savings deposits	479.03	1,633.45
			Time certificates	189,478.68	263,317.88
Totals	$293,639.47	$401,041.37	Totals	$293,639.47	$401,041.37

FARMERS AND MERCHANTS STATE BANK OF DAWSON.

C. O. HOLTMAN, President; P. A. OLSON, Vice President; ALFRED M. JOHNSON, Cashier. Directors—C. O. Holtan, P. A. Olson, Ole Holtan, Alfred M. Johnson, all of Dawson; Wm. F. Pankow, of Boyd.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$71,987.73	$101,094.35	Capital stock	$25,000.00	$25,000.00
Overdrafts	293.04	332.69	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	10,154.57	11,277 21	Undivided profits, net	284.74	1,026.99
Due from banks	23,634.28	17,685.17	Deposits subject to check.	31,900.90	48,927.96
Cash on hand	5,498.32	9,856.92	Cashier's checks	2,057.25	1,158 91
Checks and cash items	83.19	1,036.75	Savings deposits	380.43	1,726.00
			Time certificates	47,027.81	58,443.23
Totals	$111,651.13	$141,283.09	Totals	$111,651.13	$141,283.09

TRAIL STATE BANK.

NELS E. RULIEN, President; ADOPH A. DAHL, Vice President; JOSEPH A. DAHL, Cashier. Directors—Nels E. Rulien, William Schellbach, both of Hoffman; Adolph A. Dahl, Ed S. Erickson, Joseph A. Dahl, all of Trail.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$81,710.82	$100,675 76	Capital stock	$10,000.00	$10,000.00
Overdrafts	469.35	81.31	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	5,461.67	5,261.33	Notes rediscounted and bills payable	4,500.00	14,060.11
Due from banks	873.37	5,110.66	Deposits subject to check.	16,314 06	21,722.69
Cash on hand	1,362 28	1,775.00	Cashier's checks	316.00	75.00
Checks and cash items	300.93	99.26	Due to banks	9,500.00	.....
Paid out for expenses, etc., in excess of earnings	685.03	1,124.20	Time certificates	48,233.39	66,269.72
Totals	$90.863.45	$114,127.52	Totals	$90,863.45	$114,127.52

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ERHARD STATE BANK.

E. A. JEWETT, President; KNUT STENERSON, Vice President; EDWARD THOMPSON, Cashier. Directors—E. A. Jewett, of Fergus Falls; Knut Stenerson, I. O. Grina, both of Pelican Rapids; P. M. Knoff, H. H. Knobel, Axel Knutson, all of Erhard.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$45,027.29	$61,095.91	Capital stock	$10,000.00	$10,000.00
Overdrafts	.....	6.34	Surplus	2,000.00	2,000.00
Bonds and securities	1,500.00	1,500.00	Undivided profits, net	452.31	450.59
Bkg. house, furn. and fix.	2,454.24	2,495.51	Deposits subject to check.	13,613.19	18,558.78
Due from banks	834 76	5,522.57	Demand certificates	582.50	.....
Cash on hand	2,151.47	1,696.56	Cashier's checks	.....	250.00
			Time certificates	25,319.76	41,057.52
Totals	$51,967.76	$72,316.89	Totals	$51,967.76	$72,316.89

BRAHAM STATE BANK.

JOHN RUNQUIST, President; A. G. JOHNSON, Vice President; FRED C. FALK, Cashier. Directors—John Runquist, of Grasston; Fred C. Falk, A. G. Johnson, Nels Swanson, Andrew Medeen, all of Braham.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$72,270.02	$90,991.60	Capital stock	$12,500.00	$12,500.00
Bkg. house, furn. and fix.	4,000 00	4,150.00	Surplus	2,500 00	2,500.00
Due from banks	6,545.53	27,175.69	Undivided profits, net	584 11	1,409.90
Cash on hand	2,718.34	3,469.65	Deposits subject to check.	18,180.85	28,635.96
Checks and cash items	827.74	483.11	Cashier's checks	284.73	3,321.98
			Time certificates	52,311.94	77,902.21
Totals	$86,361.63	$126,270.05	Totals	$86,361.63	$126,270.05

POLK COUNTY STATE BANK OF CROOKSTON.

CHAS. E. KIEWEL, President; F. E. McGREGOR, Vice President; H. T. GENDRON, Cashier. Directors—N. A. Bray, Chas. E. Kiewel, F. E. McGregor, all of Crookston; H. T. Gendron, David Laurent, both of Gentilly.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$109,179.33	$249,128.81	Capital stock	$40,000.00	$40,000.00
Bonds and securities	2,115.94	2,468.06	Surplus	10,000.00	10,000.00
Bkg. house, furn. and fix.	22,290.02	22,951 05	Undivided profits, net	1,979.02	.....
Due from banks	12,529.92	23,263.62	Deposits subject to check.	26,920.96	58,690.19
Cash on hand	4,129.42	9,366.64	Certified checks	800 00	36.71
Checks and cash items.	309.84	1,447.16	Cashier's checks	492.72	527.48
Paid out for expenses, etc.,			Due to banks	237.99	59,951.77
in excess of earnings	.....	152.46	Savings deposits	62.50	5,386.03
			Time certificates	70,061.28	134,185 62
Totals	$150,554.47	$308,777.80	Totals	$150,554.47	$308,777.80

ORONOCO STATE BANK.

J. H. FIFIELD, President; A. H. BURKWAY. Vice President; E. GRANT BROOKS, Cashier. Directors—J. H. Fifield, A. H. Burkway, E. Grant Brooks, J. L. Baker, Wm. Kolbe, Geo. H. Olson, Chas. Ihrke, all of Oronoco; R. J. Brooks, of Byron; Wm. P. Vroman, of Rochester.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$20,458.10	$33,980.72	Capital stock	$10,000.00	$10,000.00
Bkg. house, furn. and fix.	4,045.04	1,045.04	Surplus	2,000.00	2,000.00
Other real estate	.....	500.00	Deposits subject to check.	8,172 07	10,066.19
Due from banks	4,246.34	2,568.16	Cashier's checks	200.00	650.00
Cash on hand	839.17	1,805.66	Savings deposits	631.37	10,932.96
Checks and cash items	.....	9.15	Time certificates	9,367.45	6,989.67
Paid out for expenses, etc.,					
in excess of earnings	774.74	730.09			
Other resources	7.50	.....			
Totals	$30,370.89	$40,638.82	Totals	$30,370.89	$40,638.82

FIRST STATE BANK OF TAMARACK.

MARCUS NELSON, President; CHAS. H. GUSTAFSON, Vice President; J. P. BRENNER, Cashier. Directors—Ben R. Hassman, of Aitkin; Marcus Nelson, J. P. Brenner, H. J. Friestad, C. H. Gustafson, all of Tamarack.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30 '16
Loans and discounts	$25,389.06	$27,519.72	Capital stock	$10.000.00	$10.000.00
Overdrafts	12.65	3.26	Surplus	2,000.00	2,000.00
Bonds and securities	831.68	1,394.64	Undivided profits, net	426.85	353.29
Bkg. house, furn. and fix.	4,891.43	4,800.00	Deposits subject to check.	21,939.69	22,716.52
Due from banks	5,269.92	3,362 49	Cashier's checks	996.00	161.80
Cash on hand	1,476.55	1,172.08	Time certificates	2,515.80	3,369.02
Checks and cash items	7.05	348.44			
Totals	$37,878.34	$38,600.63	Totals	$37,878.34	$38,600.63

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FARMERS STATE BANK OF LESTER PRAIRIE.

HENRY L. SIMONS, President; J. B. CLEMENT, Vice President; A. H. SCHULTZ, Cashier. Directors—Henry L. Simons, of Glencoe; A. H. Schultz, J. B. Clement, Emil Schmalz, Henry Klaustermeier, John Kuhlmann, all of Lester Prairie; Louis Sterner, of New Germany.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$120,777.25	$135,378.65	Capital stock	$10,000.00	$10,000.00
Overdrafts	37.83	116.14	Surplus	1,000 00	2,000.00
Bonds and securities	.....	1,000.00	Undivided profits, net	100.96	.....
Bkg. house, furn. and fix.	6,030.57	6,030.57	Deposits subject to check.	20,677.33	20,316.03
Due from banks	7,985.11	5,961.95	Certified checks	12.83	.....
Cash on hand	4,717.98	5,329.28	Cashier's checks	1,385.55	1,854.92
Checks and cash items	283.42	505.59	Due to banks	795.33	13,202.14
Paid out for expenses, etc., in excess of earnings	.....	722.44	Savings deposits	1,272.03	2,686.43
			Time certificates	104,588 13	104,985.10
Totals	$139,832.16	$155,044.62	Totals	$139,832.16	$155,044.62

GERMAN AMERICAN STATE BANK, MELROSE.*

JOHN KOLB, President; JOHN HOESCHEN, Vice President; JOHN H. WELLE, Cashier. Directors—John Kolb, M. M. Smraker, John H. Welle, Wm. L. Nuger, A. J. Zuercher, all of Melrose.

Resources:	June 23, '15	Liabilities:	June 23,' 15
Loans and discounts	$143,975.64	Capital stock	$25,000.00
Overdrafts	98.29	Surplus	5,000.00
Banking house, furniture and fixtures	1,400.00	Undivided profits, net	468.70
Due from banks	13,429.92	Deposits subject to check	20,654.35
Cash on hand	5,991.63	Cashier's checks	516.80
Checks and cash items	85.81	Time certificates	113,341.44
Total	$164,981 29	Total	$164,981 29

*Consolidated with Borgerding State Bank on February 21, 1916.

SCANDIA STATE BANK OF ERSKINE.

JULIUS BRADLEY, President; CARL CHRISTIANSON, Vice President; A. F. CRONQUIST, Cashier. Directors—Julius Bradley, Carl Christianson, Peter Jorgenson, Carl Paulson, A. F. Cronquist, all of Erskine.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$86,065.65	$118,148 19	Capital stock	$15,000.00	$15,000.00
Overdrafts	220.09	493.59	Surplus	3,000.00	3,000.00
Bkg. house, furn. and fix.	5,467.00	5,920.00	Notes rediscounted and bills payable	10,000 00	15,000.00
Due from banks	3,429.61	5,645.32	Deposits subject to check.	23,119.98	34,297.84
Cash on hand	3,213.79	2,697.05	Cashier's checks	281.65	566.85
Paid out for expenses, etc., in excess of earnings	1,969.84	1,624.21	Time certificates	48,964.35	66,663.67
Totals	$100,365.98	$134,528.36	Totals	$100,365.98	$134,528.36

FARMERS STATE BANK OF ROCK CREEK.

CHAS. W. QUANDT, President; J. M. MORROW, Vice President; L. R. BECKLUND, Cashier. Directors—Chas. W. Quandt, E. W. Olson, both of Winthrop; J. M. Morrow, L. R. Becklund, both of Rock Creek; B. J. Johnson, of Rush City.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$32,668.95	$37,899.73	Capital stock	$10,000.00	$10,000.00
Overdrafts	18.67	83.26	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	5,342.91	5,351.91	Undivided profits, net	.....	36.52
Due from banks	5,931.52	5,793.32	Deposits subject to check.	21,456.11	22,313.13
Cash on hand	2,626 38	1,784.80	Cashier's checks	1,346.69	1,284.52
Checks and cash items	38.46	150.08	Savings deposits	1,421 88	5,318.52
Paid out for expenses, etc., in excess of earnings	654.54	.....	Time certificates	11,056.75	10,110.41
Totals	$47,281.43	$51,063.10	Totals	$47,281.43	$51,063.10

OAK PARK STATE BANK.

FERDINAND PETERS, President; W. E. HALL, Vice President; A. SUNDBERG, Cashier. Directors—Ferdinand Peters, Margareth Peters, both of Cold Spring; W. E. Hall, of Foley.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$25,772 45	$31,544.61	Capital stock	$10,000.00	$10,000.00
Bkg. house, furn. and fix.	3,277.86	4,007.67	Surplus	2,000.00	2,000.00
Due from banks	4,027.06	8,877.10	Undivided profits, net	.....	782.84
Cash on hand	1,467.64	1,721.75	Deposits subject to check.	13,601.29	12,295.20
Checks and cash items	176.60	130.49	Cashier's checks	51.01	161.93
Paid out for expenses, etc., in excess of earnings	685 35	.....	Time certificates	9,754.66	21,041.65
Totals	$35,406.96	$46,281.62	Totals	$35,406.96	$46,281.62

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WELCOME STATE BANK.

G. E. KNAACK, President; F. J. KLEIN, Vice President; WM. GREENWALDT, Cashier. Directors—G. E. Knaack, of Hartley, Iowa; Laurance Schubert, of Moneta, Iowa; Wm. Greenwaldt, F. J. Klein, G. H. Mussman, all of Welcome.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$39,345.09	$62,761.22	Capital stock	$12,500 00	$12,500.00
Overdrafts	558.54	585.62	Surplus	2,500 00	2,500.00
Bkg. house, furn. and fix.	2,103.07	2,103.07	Undivided profits, net	526.81	255.87
Due from banks	13,795.35	12,366 22	Notes rediscounted and bills payable	.....	2,000 00
Cash on hand	4,616.92	3,908.24	Dividends unpaid	.....	625.00
Checks and cash items	234.07	19.90	Deposits subject to check.	22,348.84	26,755.23
Other resources	73.53	31.12	Demand certificates	.....	2,000.00
			Cashier's checks	226.46	.....
			Time certificates	22,624.46	35,139.29
Totals	$60,726.57	$81,775.39	Totals	$60,726.57	$81,775.39

DAKOTA STATE BANK.

W. H. HARRINGTON, President; JOHN W. DONEHOWER, Vice President; H. J. CHARD, Cashier. Directors—W. H. Harrington, John W. Donehower, E. F. Baker, L. J. Brown, Wm. F. Papenfuss, all of Dakota.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$99,924.71	$136,605 73	Capital stock	$15,000.00	$15,000.00
Overdrafts	17.58	202.67	Surplus	3,000.00	3,500.00
Bonds and securities	9,000.00	5,000.00	Undivided profits, net	1,306.00	1,704.02
Bkg. house, furn. and fix.	3,445.18	3,445.18	Deposits subject to check.	16,353.72	16,301.74
Due from banks	22,028.90	23,537.44	Savings deposits	37,476.20	56,445.28
Cash on hand	2,524.94	3,887.81	Time certificates	63,880.59	79,729.29
Checks and cash items	75.20	1.50			
Totals	$137,016 51	$172,680.33	Totals	$137,016 51	$172,680.33

FARMERS STATE BANK OF EYOTA.

T. F. UNDERWOOD, President; A. F. W. SCHMIDT, Vice President; E. F. HEIM, Cashier. Directors—T. F. Underwood, A. F. W. Schmidt, E. F. Heim, Wm. Moehnke, H. J. Speeter, all of Eyota.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$62,609.99	$103,106.20	Capital stock	$10,000.00	$10,000.00
Overdrafts	359.96	621.77	Surplus	2,000.00	2,500.00
Bonds and securities	.....	5,390.70	Undivided profits, net	389.21	486.09
Bkg. house, furn. and fix.	5,433.42	5,267.33	Notes rediscounted and bills payable	.....	5,000.00
Due from banks	15,376.82	7,972.49	Deposits subject to check.	35,425.07	49,298.07
Cash on hand	2,735.83	2,239.68	Cashier's checks	500.96	2,150.40
Checks and cash items	37.84	1,381.25	Savings deposits	1,010.56	4,080.46
			Time certificates	37,228.06	52,464.40
Totals	$86,553.86	$125,979.42	Totals	$86,553.86	$125,979.42

FARMERS STATE BANK OF ELKTON.

E. F. GREENING, President; G. W. EASTMAN, Vice President; L. C. CARDER, Cashier. Directors—E. F. Greening, W. A. Nolan, E. J. Julson, all of Grand Meadow; G. W. Eastman, Samuel Swenson, Gus Jacobson, all of Elkton.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$41,661.13	$41,834.53	Capital stock	$10,000.00	$10,000.00
Overdrafts	5.65	152.79	Surplus	2,500.00	2,500.00
Bkg. house, furn. and fix.	1,209 97	2,015 65	Undivided profits, net	188.20	697.80
Due from banks	4,794.32	6,046.85	Deposits subject to check.	17,025.98	14,720.87
Cash on hand	3,157.78	1,665.36	Cashier's checks	266 46	672.96
Checks and cash items	38.82	21.25	Time certificates	20,887.03	23,144.80
Totals	$50,867.67	$51,736.43	Totals	$50,867.67	$51,736.43

JENKINS STATE BANK.

ED I. P. STEADE, President; NOAH RITCHIE, Vice President; J. G. HAMMER, Cashier. Directors—Ed I. P Steade, B. F. Nelson, John B. Meagher, Jacob Lampert, all of Minneapolis; M. C. Dudgeon; Noah Ritchie, W. A. Cure, all of Jenkins.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$33,094.98	$41,065.55	Capital stock	$10,000.00	$10,000.00
Overdrafts	.....	180.43	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	4,723.38	4,723.38	Undivided profits, net	523.14	501.02
Due from banks	1,270.40	2,174.54	Deposits subject to check.	21,544.03	27,479.09
Cash on hand	1,314.63	1,950.45	Cashier's checks	.....	225.02
Checks and cash items	140.95	358.79	Time certificates	6,477.17	10,248.01
Totals	$40,544 34	$50,453.14	Totals	$40,544.34	$50,453.14

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PEOPLES STATE BANK OF GREENBUSH.

JOSEPH MEKASH, President; HANS LERUM, Vice President; A. A. BURKEE, Cashier. Directors—Joseph Mekash, H. J. Johnson, Peter Rutkowski, A. A. Burkee, all of Greenbush; Hans Lerum, of Strathcona.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$45,287.54	$51,068.41	Capital stock	$12,000 00	$12,000.00
Overdrafts	177.00	546.69	Surplus	2,400.00	3,000.00
Bkg house, furn. and fix.	2,070.64	2,092 31	Notes rediscounted and bills payable	13,000.00	8,000.00
Other real estate	.....	690.71	Deposits subject to check.	15,002.08	8,156.66
Due from banks	4,695.93	1,014.60	Cashier's checks	.....	146.00
Cash on hand	941.08	849.29	Time certificates	12,224.31	26,231.18
Checks and cash items	333.97	152.13			
Paid out for expenses, etc., in excess of earnings	1,120.23	1,119.70			
Totals	$54,626.39	$57,533.84	Totals	$54,626.39	$57,533.84

FARMERS STATE BANK OF HOLT.

LARS BACKE, President; B. L. BACKE, Vice President; BERTIL SOLLOM, Cashier. Directors—Lars Backe, E. L. Backe, both of Thief River Falls; B. L. Backe, H. J. Oien, Bertil Sollom, all of Holt.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$33,944.69	$42,284.18	Capital stock	$10,000.00	$10,000.00
Overdrafts	153.47	948 01	Surplus	2,000.00	2,000.00
Bonds and securities	.....	27.02	Notes rediscounted and bills payable	9,250.22	13,054.83
Bkg. house, furn. and fix.	2,583.78	2,654.13	Deposits subject to check.	17,874.29	11,598.80
Other real estate	662.33	101.29	Cashier's checks	622.79	512.87
Due from banks	4,497.12	1,808.39	Due to banks	18.22	9.60
Cash on hand	758.86	233.70	Time certificates	9,381 20	12,976.14
Checks and cash items	6,189.88	1,093 96			
Paid out for expenses, etc., in excess of earnings	356.59	881.58			
Other resources	.....	119.98			
Totals	$49,146.72	$50,152.24	Totals	$49,146.72	$50,152.24

STRATHCONA STATE BANK.

J. M. BISHOP, President; HERMAN SPJUT, Vice President; C. H. NORDBY, Cashier. Directors—J. M. Bishop, Geo. L. Sterns, both of Thief River Falls; M. Jevne, Herman Spjut, L. H. Nordby, all of Strathcona.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$30,496.27	$36,562.83	Capital stock	$10,000.00	$10,000.00
Overdrafts	163.50	319.75	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	1,272.60	1,939.60	Undivided profits, net	.....	20.60
Other real estate	.....	350.00	Notes rediscounted and bills payable	6,000.00	.....
Due from banks	2,679.11	1,534.24	Deposits subject to check.	10,915.45	9,900.42
Cash on hand	803.85	771.48	Cashier's checks	145 60	246.08
Checks and cash items	102 76	232.48	Time certificates	6,653.06	19,543 28
Paid out for expenses, etc., in excess of earnings	196.02	.....			
Totals	$35,714.11	$41,710.38	Totals	$35,714.11	$41,710.38

FIRST STATE BANK OF STANCHFIELD.

JOHN C. CARLSON, President; H. E. PETERSON, Vice President; JOHN ENGBERG, Cashier. Directors—John C. Carlson, Hjalmar Anderson, both of Rush City; H. E. Peterson, John Engberg, Andrew Engmark, all of Stanchfield.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$26,199.86	$32,126.86	Capital stock	$10,000.00	$10,000.00
Overdrafts	7.17	20.38	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	1,775.00	1,980.00	Undivided profits, net	.....	812.07
Due from banks	2,390.19	7,535 50	Deposits subject to check.	4,927.84	9,378.53
Cash on hand	2,234.14	2,531.96	Cashier's checks	1,802.29	117.40
Checks and cash items	155.17	5.30	Time certificates	14,113.70	21,892.00
Paid out for expenses, etc., in excess of earnings	82.30	.....			
Totals	$32,843.83	$44,200.00	Totals	$32,843.83	$44,200.00

STATE BANK OF MIZPAH.

J. G. GEBHARD, President; ARTHUR E. FOSTER, Vice President; E. J. W. KOHLHASE, Cashier. Directors—E. J. Kohlhase, of Bertha; J. G. Gebhard, of St. Paul; G. A. Semon, Arthur E. Foster, Peter Sarasin, E. J. W. Kohlhase, all of Mizpah.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$31,503.69	$42,611.02	Capital stock	$10,000.00	$10,000.00
Bkg. house, furn. and fix.	2,821 97	2,821.97	Surplus	2,000.00	2,000.00
Due from banks	3,631.34	929.01	Undivided profits, net	496.15	527.10
Cash on hand	1,174.43	1,454.20	Notes rediscounted and bills payable	.....	3,000.00
Checks and cash items	256.45	58.02	Deposits subject to check.	21,895.15	22,275.11
			Cashier's checks	375.00	775.86
			Savings deposits	247.20	219.58
			Time certificates	4,374.38	9,076.57
Totals	$39,387.88	$47,874.22	Totals	$39,387.88	$47,874.22

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McGRATH STATE BANK.

EDWARD O'CONNOR, President; WILLIAM O'CONNOR, Vice President; E. E. ELLIS, Cashier. Directors—Edward O'Connor, of Sacred Heart; Timothy O'Connor, William O'Connor, Robert K. Stuart, Charles D. Beck, all of Renville.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$19,828.36	$32,656.05	Capital stock	$10,000.00	$10,000.00
Overdrafts	.....	3.74	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	4,750.00	4,750 00	Undivided profits, net	233.33	432.73
Due from banks	8,463.96	18,781.86	Deposits subject to check.	19,225.77	40,065.18
Cash on hand	1,588.76	1,978.30	Cashier's checks	103.38	.....
Checks and cash items	450.35	21.20	Time certificates	3,518.95	5,693.24
Totals	$35,081.43	$58,191.15	Totals	$35,081.43	$58,191.15

GERMAN AMERICAN STATE BANK OF BEJOU.

A. ENKEMA, President; W. G. REDDINGIUS, Vice President; OTTO H. HORN, Cashier. Directors—A. Enkema, Otto H. Horn, both of Bejou; W. G. Reddingius, of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$24,334.48	$32,040.93	Capital stock	$10,000.00	$10,000.00
Overdrafts	20.67	203.39	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	4,700.00	5,103.90	Undivided profits, net	.....	75.57
Due from banks	3,982.78	4,343 43	Deposits subject to check.	13,226.89	20,894.20
Cash on hand	1,388.11	1,970.85	Cashier's checks	140.81	166.04
Checks and cash items	81.07	116.94	Time certificates	9,332.48	10,597.87
Paid out for expenses, etc., in excess of earnings	193.07	.....	Other liabilities	.....	45.76
Totals	$34,700.18	$43,779.44	Totals	$34,700.18	$43,779.44

FARMERS STATE BANK OF ST. LEO.

SAMUEL LEWISON, President; P. J. LANGMACK, Vice President; JOS. P. SMITH, Cashier. Directors—Samuel Lewison, P. J. Langmack, C. Anderson, all of Canby; A. J. Peterson, of Dawson; M. F. Ahern, of Taunton; T. M. Antony, of St. Paul.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$23,102.84	$37,597.98	Capital stock	$10,000.00	$10,000.00
Overdrafts	.....	97.32	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	570.50	579.00	Notes rediscounted and bills payable	.....	2,000.00
Due from banks	4,662.33	2,663.69	Deposits subject to check.	6,450.07	7,929.34
Cash on hand	1,589.63	1,850.62	Cashier's checks	9.75	1,125.33
Checks and cash items	116.72	151.24	Time certificates	12,181.77	20,117.83
Paid out for expenses, etc., in excess of earnings	599.57	232.65			
Totals	$30,641.59	$43,172.50	Totals	$30,641.59	$43,172.50

FIRST STATE BANK OF ST. LEO.

H. J. TILLEMANS, President; A. J. KILE, Vice President; L. P. FUNKE, Cashier. Directors—A. J. Kile, H. J. Tillemans, D. H. Ruliffson, Michael Hoffmann, all of Minneota; John Lanners, of Porter; John M. Eischens, L. P. Funke, both of St. Leo.

Resources:	June 23, '15	June 30. '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$40,789.24	$56,157 84	Capital stock	$10,000.00	$10,000.00
Overdrafts	82.77	84.18	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	731.93	731.93	Undivided profits, net	742.28	736 17
Due from banks	11,869.48	7,633.43	Deposits subject to check.	8,520.42	15,283.01
Cash on hand	1,478.48	1,330.89	Cashier's checks	171.24	50.00
Checks and cash items	105.88	366.95	Time certificates	33,623.84	38,236.04
Totals	$55,057.78	$66,305.22	Totals	$55,057.78	$66,305.22

HAMEL STATE BANK.

ROY QUIMBY, President; GEO. W. SMITH, Vice President; W. F. HANNON, Cashier. Directors—Roy Quimby, N. C. Smith, both of Minneapolis; Geo. W. Smith, W. F. Hannon, both of Hamel.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$32,168.80	$43,753.63	Capital stock	$10.000.00	$10,000.00
Overdrafts	174 31	75.06	Surplus	2,500.00	2,500.00
Bkg. house, furn. and fix.	4,394.48	4,431.73	Undivided profits, net	.....	600.59
Due from banks	1,757.06	2,803 75	Notes rediscounted and bills payable	3,750.00	1,000.00
Cash on hand	1,348.85	2,582.40	Deposits subject to check.	12,567.49	20,309.56
Checks and cash items	.....	4.20	Cashier's checks	277.38	3,073.11
Paid out for expenses, etc., in excess of earnings	742.48	.....	Savings deposits	3,609.52	7,194.10
Other resources	19.95	27.99	Time certificates	7,901.54	9,001:40
Totals	$40,605.93	$53,678.76	Totals	$40,605.93	$53,678.76

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WHITE BEAR STATE BANK.

J. C. FULTON, President; THOS. H. CANFIELD, Vice President; F. J. REIF, Cashier. Directors—J. C. Fulton, F. J. Reif, F. M. Murray, Leonard Bures, P. E. Greengard, T. L. Bourquin, all of White Bear; W. E. Spink, of Mahtomedi; Thos. H. Canfield, of Lake Park.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$102,377.84	$161,342.69	Capital stock	$20,000.00	$20,000.00
Overdrafts	20.60	41.15	Surplus	2,500.00	3,000.00
Bonds and securities	200 00	200.00	Undivided profits, net	1,771.34	2,324.31
Bkg. house, furn. and fix.	2,956.11	2,715.15	Notes rediscounted and bills payable	5,000.00	.....
Due from banks	5,842.11	8,243.24	Deposits subject to check.	32,184.64	43,553.70
Cash on hand	2,031.94	3,671.51	Certified checks	25.00	6.17
Checks and cash items	1,856.70	616.50	Cashier's checks	4,019.56	5,814.23
Other resources	1,820.42	2,353.66	Savings deposits	37,592 63	47,831.32
			Time certificates	14,012.55	56,654.17
Totals	$117,105.72	$179,183 90	Totals	$117,105.72	$179,183.90

FIRST STATE BANK OF CROSBY.

J. B. GALARNEAULT, President; WILL S. PITT, Vice President; E. G. HAGBERG, Cashier. Directors—J. B. Galarneault, C. P. DeLaittre, both of Aitkin; Will S. Pitt, James Nelson, both of Crosby; S. G. Latta, of Fergus Falls.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$20,661.98	$30,126.22	Capital stock	$10,000.00	$10,000.00
Overdrafts	.....	16.27	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	4,932.49	4,938.49	Undivided profits, net	.....	188.59
Due from banks	2,622.50	3,588.64	Notes rediscounted and bills payable	4,000.00	.....
Cash on hand	2,274.83	3,666.59	Deposits subject to check.	8,596.67	17,537.53
Checks and cash items	72.12	114.92	Certified checks	1,000.00	.....
Paid out for expenses, etc., in excess of earnings	1,703.39	.....	Cashier's checks	380.65	571.28
Other resources	10.00	.....	Savings deposits	1,080.81	1,832.04
			Time certificates	5,219.18	10,321.69
Totals	$32,277.31	$42,451.13	Totals	$32,277.31	$42,451.13

FARMERS STATE BANK OF GARDEN CITY.

M. F. CRANE, President; G. W. JOHN, Vice President; E. H. MONROE, Cashier. Directors—M. F. Crane, G. W. John, E. H. Monroe, E. W. Gates, U. G. Ward, Geo. Richardson, all of Garden City; E. J. Naylor, of Mankato.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$41,262.19	$57,426.75	Capital stock	$10,000 00	$10,000.00
Overdrafts	467.31	217 98	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	4,708.50	4,958.50	Undivided profits, net	.....	227.67
Due from banks	7,573.75	9,975 06	Notes rediscounted and bills payable	.....	3,000.00
Cash on hand	1,613.99	1,426.25	Deposits subject to check.	21,397.56	21,082.73
Checks and cash items	186.07	260.67	Cashier's checks	2,065.31	154.34
Paid out for expenses, etc., in excess of earnings	216.61	.....	Savings deposits	1,979.86	2,487.49
Other resources	46.53	2.80	Time certificates	18,632.22	35,308.13
			Other liabilities	.....	7.65
Totals	$56,074.95	$74,268.01	Totals	$56,074.95	$74,268.01

FRANKLIN AVENUE STATE BANK, MINNEAPOLIS.

A. M. WOODWARD, President; A. A. McRAE, Vice President; E. L. PHELPS, Vice President; R. K. BLINKENBERG, Cashier. Directors—Geo. E. Andrews, O. O. Erling, H. F. Rosing, A. A. McRae, W W. Hughes, E. L. Phelps, E. C. Sonnesyn, Jacob Stoft, M. H. Wittich, A. M. Woodward, R. K. Blinkenberg, all of Minneapolis; A. J. Bisbee, of Hopkins.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$68,065.39	$99,125.21	Capital stock	$25,000.00	$25.000.00
Overdrafts	207.51	74.38	Surplus	5,000.00	5,000.00
Bonds and securities	.....	16,000.00	Undivided profits, net	316.70	187.00
Bkg. house, furn. and fix.	4,500.00	4,245.00	Deposits subject to check.	41,344.38	62,936 07
Due from banks	16,598.96	24,698.34	Certified checks	843.25	18.12
Cash on hand	8,597.78	6,422 70	Cashier's checks	651.17	587.99
Checks and cash items	1,897.27	5,135.28	Due to banks	.....	10,000 00
Other resources	227.87	382.29	Savings deposits	19,138.87	42,081.93
			Time certificates	7,725.40	10,272.09
			Other liabilities	75.01	.....
Totals	$100,094.78	$156,083.20	Totals	$100,094.78	$156,083.20

FARMERS AND MERCHANTS STATE BANK OF LAWLER.

J. C. HALLUM, President; F. E. BORG, Vice President; O. H. LIGAARD, Cashier. Directors—J. C. Hallum, Th Eggen, both of Minneapolis; P. O. Holland, of Northfield; F. E. Borg, O. H. Ligaard, both of Lawler.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$28,025.72	$32,153 08	Capital stock	$12,500.00	$12,500.00
Overdrafts	55.36	16.26	Surplus	2,500.00	2,500.00
Bkg. house, furn. and fix.	3,800.00	3,800 00	Undivided profits, net	322 00	435.87
Other real estate	.....	600.00	Deposits subject to check.	14,053.65	20,244.99
Due from banks	3,890.99	5,011.49	Time certificates	7,128.50	6,843.50
Cash on hand	706.51	941.73			
Checks and cash items	25.57	1.80			
Totals	$36,504.15	$42,524.36	Totals	$36,504.15	$42,524.36

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CITIZENS STATE BANK OF AFTON.

J. M. OLDHAM, President; B. B. BASKIN, Vice President; HARRY A. SWENSON, Cashier. Directors—J. M. Oldham, Chas. G. Borene, both of Newport; B. B. Baskin, Harry A. Swenson, Geo. W. Slater, all of Afton.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$26,272.52	$51,518.02	Capital stock	$10,000.00	$10,000.00
Overdrafts	114.80	675.84	Surplus	2,000.00	2,000.00
Bonds and securities	5,077.80	7,081.80	Deposits subject to check.	8,136.84	14,984.38
Bkg. house, furn. and fix.	3,971 10	4,317.56	Cashier's checks	828.40	862.29
Due from banks	9,741.41	1,773.91	Savings deposits	5,254 47	7,726.02
Cash on hand	2,470.49	1,080.85	Time certificates	22,364.80	32,328.14
Checks and cash items	444.28	819.44			
Paid out for expenses, etc., in excess of earnings	492.11	633.41			
Totals	$48,584.51	$67,900.83	Totals	$48,584.51	$67,900.83

CITIZENS STATE BANK OF GUCKEEN.

O. J. CLARK, President; J. M. SULLIVAN, Vice President; L. A. WEBER, Cashier. Directors—O. J. Clark, H. J. Frundt, both of Blue Earth; J. M. Sullivan, T. F. Garry, Henry Seglem, all of Guckeen; Thos. Daly, Adolph Hugoson, both of Granada.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$32,939.64	$56,207.53	Capital stock	$10,000.00	$15,000.00
Overdrafts	31.43	181.61	Surplus	2,000.00	3,000.00
Bkg. house, furn. and fix.	176.50	326.50	Undivided profits, net	1,052.51	1,449.94
Due from banks	6,976.35	2,876.42	Notes rediscounted and bills payable	.....	5,000.00
Cash on hand	1,450 78	989.78	Deposits subject to check.	12,000.77	15,140.77
Checks and cash items	7.76	150.00	Demand certificates	477.93	454.70
Other resources	10.26	.....	Time certificates	16,061.51	20,686.43
Totals	$41,592.72	$60,731.84	Totals	$41,592.72	$60,731.84

FARMERS STATE BANK OF CHOKIO.

C. C. SCHOENER, President; STEPHEN BURT, Vice President; H. C. TEMBROCK, Cashier. Directors—C. C. Schoener, of Melrose; Stephen Burt; J. H. McNally, both of Chokio.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$54,639.98	$69,174.24	Capital stock	$15,000.00	$15,000.00
Overdrafts	1,357.20	395.56	Surplus	200.00	400.00
Bkg. house, furn. and fix.	6,142.30	6,100.95	Notes rediscounted and bills payable	4,000.00	.....
Due from banks	1,986.58	6,730.81	Deposits subject to check.	21,973.51	21,547.12
Cash on hand	3,760.58	2,863 84	Cashier's checks	531.10	1,605.31
Checks and cash items	122.16	544.04	Savings deposits	.....	175.11
Paid out for expenses, etc., in excess of earnings	1,163 91	1,508.50	Time certificates	27,199 20	47,411.04
			Other liabilities	268.90	1,179.36
Totals	$69,172.71	$87,317.94	Totals	$69,172.71	$87,317.94

SEURITY STATE BANK OF TWIN VALLEY.

A. D. STEPHENS, President; J. L. WOLD, Vice President; BENNIE BAKKE, Cashier. Directors—A. D. Stephens, of Crookston; J. L. Wold, A. I. Berg, J. B. Hovden, Bennie Bakke, H. W. Thompson, all of Twin Valley; J. G. Ryding, of Detroit.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$105,204.02	$125,112.83	Capital stock	$10,000 00	$10,000.00
Overdrafts	1,101.21	1,316.23	Surplus	2,000.00	2,000.00
Bonds and securities	2,307.20	3,733.56	Undivided profits, net	1,104.40	.....
Bkg. house, furn. and fix.	9,666.27	8,000.00	Deposits subject to check.	43,145.16	34,825.53
Due from banks	5,412.15	5,294.36	Cashier's checks	146.00	849.67
Cash on hand	2,253 36	1,923.57.	Time certificates	70,411.52	99,319.19
Checks and cash items	826 20	998.64			
Paid out for expenses, etc., in excess of earnings	.....	615.20			
Other resources	36.67	.....			
Totals	$126,807.08	$146,994.39	Totals	$126,807.08	$146,994.39

GERMAN STATE BANK OF DOUGLAS.

R. G. TWEETON, President; W. S. BASSETT, Vice President; HENRY FUCKS, Cashier. Directors—Henry Fucks, W. S. Bassett, R. G. Tweeton, Karl Koelsch, all of Douglas.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$24,343.45	$20,035.80	Capital stock	$10,000 00	$10,000.00
Bkg. house, furn. and fix.	2,375.00	2,512.50	Surplus	2,000.00	2,500.00
Due from banks	7,989.67	10,732.81	Undivided profits, net	22 84	.....
Cash on hand	1,858.43	2,426.49	Deposits subject to check.	13,329.35	14,484 44
Paid out for expenses, etc., in excess of earnings	.....	361.02	Cashier's checks	668.94	.....
			Time certificates	10,545.42	9,084.18
Totals	$36,566.55	$36,068.62	Totals	$36,566.55	$36,068.62

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ALMORA STATE BANK.

A. O. NETLAND, President; S. A. NETLAND, Vice President; G. C. SKEIM, Cashier. Directors—A. O. Netland, S. A. Netland, both of Northfield; G. C. Skeim, of Almora.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$25,815.75	$38,473.38	Capital stock	$10,000 00	$10,000.00
Overdrafts	158.55	31.67	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	5,056.25	5,100.00	Undivided profits, net	171.75	.....
Due from banks	2,981 03	6,015 09	Deposits subject to check.	7,331 36	8,232 68
Cash on hand	2,334.06	1,031.31	Cashier's checks	189.90	1,228.19
Checks and cash items	129.55	280.38	Time certificates	16,864.68	29,636.31
Paid out for expenses, etc., in excess of earnings	.....	135.35			
Other resources	82.50	30.00			
Totals	$36,557.69	$51,097.18	Totals	$36,557.69	$51,097.18

FIRST STATE BANK OF THORPE.

F. W. STEVENS, President; E. J. STROM, Vice President; C. E. MELBYE, Cashier. Directors—F. W. Stevens, L. B. Stevens, both of Minneapolis; Jno. Hagemann, of Sanborn; E. J. Strom, C. E. Melbye, both of Thorpe.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$24,521.38	$30,611.84	Capital stock	$10,000 00	$10,000.00
Overdrafts	32.23	85.62	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	1,836.00	1,836.00	Notes rediscounted and bills payable	.....	3,000.00
Due from banks	4,488.56	4,335.31	Deposits subject to check.	10,412.25	6,974.17
Cash on hand	870 26	1,208.06	Cashier's checks	416.89	726.97
Checks and cash items	29.80	176.21	Savings deposits	.....	153.30
Paid out for expenses, etc., in excess of earnings	649.21	235.97	Time certificates	9,598.30	15,634.57
Totals	$32,427.44	$38,489.01	Totals	$32,427.44	$38,489.01

FIRST STATE BANK OF COSMOS.

F. W. STEVENS, President; C. E. MELBYE, Vice President; R. J. NEUNSINGER, Cashier. Directors—F. W. Stevens, L. B. Stevens, both of Minneapolis; John Hageman, of Sanborn; C. E. Melbye, of Bird Island; R. J. Neunsinger, of Buffalo Lake.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$23,145.16	$24,033.89	Capital stock	$10,000 00	$10,000.00
Overdrafts	140.26	63.96	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	1,804.75	1,804.75	Notes rediscounted and bills payable	2,500 00	2,000.00
Due from banks	3,742.98	4,043.38	Deposits subject to check.	3,786.44	4,370.78
Cash on hand	1,518.58	960.78	Cashier's checks	124.91	95.96
Paid out for expenses, etc., in excess of earnings	773.87	485.97	Due to banks	2,000 00	.....
			Time certificates	10,714.25	12,925.99
Totals	$31,125.60	$31,392.73	Totals	$31,125.60	$31,392.73

OTISCO STATE BANK.

CHARLES E. PAULSON, President; JOHN A. JOHNSON, Vice President; R. C. PAULSON, Cashier. Directors—Charles E. Paulson, of Albert Lea; John A. Johnson, R. C. Paulson, M. D. Perkins, L. M. Anderson, all of Otisco.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$44,252.21	$39,139.93	Capital stock	$10,000.00	$10,000.00
Overdrafts	79.38	232 07	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	5,314.02	6,000.00	Deposits subject to check.	26,036.33	21,462.64
Due from banks	7,118.49	3,345.14	Cashier's checks	845.56	264.67
Cash on hand	895 93	949.64	Time certificates	20,073.66	17,054.99
Checks and cash items	192.63	578.38			
Paid out for expenses, etc., in excess of earnings	1,102.89	537.14			
Totals	$58,955.55	$50,782.30	Totals	$58,955.55	$50,782.30

CHANHASSEN STATE BANK.

ROY QUIMBY, President; MATH BONGARD, Vice President; HARVEY H. LA DUKE, Cashier. Directors—Roy Quimby, of Minneapolis; Math Bongard, Math Welter, all of Chanhassen.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$45,172.86	$55,364 34	Capital stock	$10,000 00	$10,000.00
Bkg. house, furn. and fix.	4,943.75	5,052.25	Surplus	2,500.00	2,500.00
Due from banks	6,753 23	6,137.95	Undivided profits, net	.....	381.09
Cash on hand	2,307.10	1,140.72	Deposits subject to check.	14,460.44	13,691.49
Paid out for expenses, etc., in excess of earnings	750.59	.....	Cashier's checks	520.00	542.00
			Savings deposits	801.82	2,474.80
			Time certificates	31,645.27	38,097.29
			Other liabilities	.....	8.59
Totals	$59,927.53	$67,695.26	Totals	$59,927.53	$67,695.26

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WITHROW STATE BANK.

W. S. SOULE, President; H. F. GODEMAN, Vice President; E. L. SWANSON, Cashier. Directors—W. S. Soule, H. F. Godeman, E. L. Swanson, C. L. Kinyon, Wm. Jeans, all of Withrow, Otto Bremer, of St. Paul; John Daly, of Stillwater.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$23,014.37	$41,651.76	Capital stock	$10,000 00	$10,000.00
Overdrafts	10.27	20.78	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	4,227.06	4,459 41	Deposits subject to check.	8,677.66	12,197 23
Due from banks	5,057.56	4,397.72	Cashier's checks	7.21	81.25
Cash on hand	1,082.50	911.82	Savings deposits	1,765.23	5,178.98
Checks and cash items	34.50	16.00	Time certificates	11,312.35	22,072.61
Paid out for expenses, etc., in excess of earnings	332.34	63.08	Other liabilities	3.40	.....
Other resources	7.25	9.50			
Totals	$33,765.85	$51,530.07	Totals	$33,765.85	$51,530.07

MONTEVIDEO STATE BANK.

CHAS. H. BUDD, President; W. J. EVANS, Vice President; C. M. BUDD, Cashier. Directors—Chas. H. Budd, W. J. Evans, C. M. Budd, Jas. H. Person, A. C. Miller, Frank M. Wolfe, all of Montevideo; Geo. E. Budd, of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$80,584.05	$109,708 05	Capital stock	$25,000.00	$25,000.00
Overdrafts	369 94	337.02	Surplus	5,000.00	5,000.00
Bonds and securities	213.30	26.96	Deposits subject to check.	29,596.83	45,292.41
Bkg. house, furn. and fix.	7,499.96	11,271.41	Cashier's checks	429.34	539.71
Other real estate	3,354.17	.....	Savings deposits	2,663.33	4,980 35
Due from banks	7,573.37	15,769.16	Time certificates	39,652.68	60,675.08
Cash on hand	2,648 33	4,312.07	Other liabilities	.....	81.20
Checks and cash items	48.12	125.70			
Paid out for expenses, etc., in excess of earnings	50 94	18.38			
Totals	$102,342.18	$141,568.75	Totals	$102,342.18	$141,568.75

FARMERS STATE BANK OF UPSALA.

JAS. W. FALK, President; J. S. BORGSTROM, Vice President; A. M. BORGSTROM, Cashier. Directors—Jas. W. Falk, of Little Falls; J. S. Borgstrom, Pet Viehauser, A. M. Borgstrom, all of Upsala.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$46,785.41	$69,127.89	Capital stock	$10,000 00	$10,000.00
Overdrafts	195.00	859.96	Surplus	2,000.00	2,050.00
Bkg. house, furn. and fix.	3,378.38	3,135.76	Undivided profits, net	519.25	963.56
Due from banks	6,467.05	2,576 19	Notes rediscounted and bills payable	3,500.00	.....
Cash on hand	1,495.31	1,853.20	Deposits subject to check.	18,227.14	22,982 33
Checks and cash items	245.62	.....	Cashier's checks	3,838.72	242.45
			Savings deposits	876.31	1,118.14
			Time certificates	19,605.35	40,196.52
Totals	$58,566.77	$77,553.00	Totals	$58,566.77	$77,553.00

FARMERS STATE BANK OF COLOGNE.

ROY QUIMBY, President; HENRY PFLEGHAAR, Vice President; HENRY J. WELTERS, Cashier. Directors—Roy Quimby, of Minneapolis; Henry J. Welters, Henry Pfleghaar, William Pfleghaar, William Jaspers, Leonard Vos, all of Cologne; Peter Winkler, of Norwood.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$34,701.96	$49,605 96	Capital stock	$12,000.00	$12,000.00
Overdrafts	1,058.70	1,098.04	Surplus	3,000 00	3,000.00
Bkg. house, furn. and fix.	3,594 16	3,625.31	Deposits subject to check.	6,818.97	7,616.59
Due from banks	1,525.62	256.60	Cashier's checks	681.96	870.75
Cash on hand	2,209.04	831.24	Due to banks	.....	244.83
Checks and cash items	325.84	.....	Savings deposits	82.90	366.12
Paid out for expenses, etc., in excess of earnings	1,461.92	581.89	Time certificates	22,293.41	31,900.75
Totals	$44,877.24	$55,999.04	Totals	$44,877.24	$55,999.04

FARMERS STATE BANK OF TYLER.

M. LAURITSEN, President; HANS P. JOHANSEN, Vice President; S. H. OXHOLM, Cashier. Directors—Hans P. Johansen, N. N. Sandager, Wm. Svendsen, Hans H. Duus, L. Therkildsen, M. Lauritsen, S. H. Oxholm, all of Tyler.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$270,344.62	$311,593 39	Capital stock	$40,000.00	$40,000.00
Overdrafts	781.66	321.19	Surplus	8,000.00	10,000.00
Bonds and securities	1,000.00	.....	Undivided profits, net	3,213.32	52.52
Bkg. house, furn. and fix.	15,000.00	15,000 00	Deposits subject to check.	75,644.92	90,195.20
Due from banks	14,703 14	43,557.21	Cashier's checks	360 17	401.66
Cash on hand	6,651.28	8,115.05	Due to banks	1,553.45	314.93
Checks and cash items	3,902.51	1,352.42	Savings deposits	8,853.30	15,819 18
			Time certificates	174,758.05	223,155.77
Totals	$312,383.21	$379,939.26	Totals	$312,383.21	$379,939.26

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HARRIET STATE BANK OF MINNEAPOLIS.

F. A. SAMELS, President; E. T. SPAFFORD, Vice President; F. W. SAMELS, Cashier. Directors—F. A. Samels, E. T. Spafford, E. Q. Stone, F. W. Samels, all of Minneapolis; S. O. Miller, of Lakeville.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$41,056.63	$85,674.04	Capital stock	$25,000.00	$25,000.00
Overdrafts	150.71	700.00	Surplus	2,500.00	5,000.00
Bkg. house, furn. and fix.	11,216.25	12,081.25	Undivided profits, net	120.29	.....
Due from banks	14,167.72	16,525.78	Deposits subject to check.	32,177.04	58,638.32
Cash on hand	5,236 73	3,181.04	Certified checks	37.50	9 00
Checks and cash items	95.50	12.12	Cashier's checks	781.41	2,391.32
Paid out for expenses, etc., in excess of earnings	.....	261.28	Savings deposits	8,939.30	18,423.60
			Time certificates	2,368.00	8,135.26
			Other liabilities	.....	838.01
Totals	$71,923.54	$118,435.51	Totals	$71,923.54	$118,435.51

FARMERS AND MERCHANTS STATE BANK OF CARLTON.

C. W. GARDNER, President; C. P. OSBURN, Vice President; O. W. ERICKSON, Vice President; J. A. GILLESPIE, Cashier. Directors—C. W. Gardner, A. R. Marshall, both of Minneapolis; C. P. Osburn, of Duluth; J. A. Gillespie, of Carlton; O. W. Erickson, of Cloquet.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$41,717.71	$46,938.87	Capital stock	$10,000 00	$10,000.00
Bkg. house, furn. and fix.	1,329 85	1,462.00	Surplus	2,000.00	2,000.00
Due from banks	5,289.68	6,154.23	Undivided profits, net	335.08	1,065.71
Cash on hand	1,804.83	2,314.55	Dividends unpaid	.....	2.00
Checks and cash items	304.30	1,189.44	Deposits subject to check.	24,684.93	27,465.04
			Certified checks	100.00	.....
			Savings deposits	1,806.81	3,617.64
			Time certificates	11,400.15	13,908.70
			Other liabilities	119.40	.....
Totals	$50,446.37	$58,059.09	Totals	$50,446.37	$58,059.09

ORTONVILLE STATE BANK.

JOHN CARLSON, President; ALFRED SWANSON, Vice President; PAUL PINKERT, Vice President; C. J. STARK, Cashier. Directors—John Carlson, Carl Hasslen, John W. Gardner, A. S. Storeim, all of Ortonville; Paul Pinkert, Alfred Swanson, both of Milbank, S. D.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$43,115.29	$71,653 83	Capital stock	$20,000.00	$20,000.00
Overdrafts	281.21	30.46	Surplus	4,000.00	4,000.00
Bonds and securities	2,003.14	3,132.44	Notes rediscounted and bills payable	.....	7,500.00
Bkg. house, furn. and fix.	6,800.00	7,210.35	Deposits subject to check.	26,338.67	38,309.86
Due from banks	6,880.56	11,807.82	Cashier's checks	174.31	200.20
Cash on hand	3,039.37	5,145.02	Due to banks	74.55	352.26
Checks and cash items	115.20	41.79	Savings deposits	1,440 78	3,071.26
Paid out for expenses, etc., in excess of earnings	988 69	95.47	Time certificates	11,195.15	25,733.60
Other resources	.....	50.00			
Totals	$63,223.46	$99,167.18	Totals	$63,223.46	$99,167.18

PEOPLES BANK OF ST. PAUL.

KELSEY S. CHASE, President; H. G. ALLEN, Vice President; A. HIRSCHMAN, Vice President; L. C. STEBBINS, Vice President; A. I. MELLENTHIN, Cashier. Directors—H. G. Allen, Kelsey S. Chase, Jno. P. Galbraith, A. Hirschman, A. J. Krank, A. I. Mellenthin, L. C. Stebbins, Kay Todd, Grant Van Sant, T. W. Brown, all of St. Paul; Jos. Bartles, of Los Angeles, Cal.; M. J. Dowling, of Olivia; O. M. Olsen, of New Ulm.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$1,009,680.09	$1,249,266.85	Capital stock	$300,000.00	$300,000.00
Overdrafts	433.81	172.39	Surplus	50,000.00	50,000.00
Bonds and securities	500.00	10,400.00	Undivided profits, net	3,323.54	16,328.10
Bkg. house, furn. and fix.	16,292.57	14,280.25	Deposits subject to check	470,398.81	637,804.26
Due from banks	248,990 26	381,168.43	Certified checks	2,460 57	1,774.55
Cash on hand	49,991.42	57,550.19	Cashier's checks	15,998.86	38,945.51
Checks and cash items.	19,568.05	16,161.87	Due to banks	389,139.88	400,273.79
Other resources	212.00	157.20	Savings deposits	82,941.51	180,828.72
			Time certificates	22,405.03	93,202.25
			Other liabilities	9,000.00	10,000.00
Totals	$1,345,668.20	$1,729,157.18	Totals	$1,345,668.20	$1,729,157.18

NEW STATE BANK OF MORTON.

WM. WICHMAN, President; E. J. KOTHLOW, Vice President; F. E. SYLVESTER, Cashier. Directors—F. E. Sylvester, H. N. Nelson, Wm. Wichman, Geo. Doster, E. J. Kothlow, C. W. Lussenhop, all of Morton; John Hageman, of Sanborn.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$60,768.80	$74,119.22	Capital stock	$15,000.00	$15,000.00
Bkg. house, furn. and fix.	1,600.00	2,450 00	Surplus	3,000.00	3,000.00
Due from banks	6,979.92	14,969.83	Deposits subject to check.	19,301 76	26,378.50
Cash on hand	3,150.71	3,883.03	Cashier's checks	255.00	254.36
Checks and cash items	223.27	227.54	Savings deposits	660.92	843.15
Paid out for expenses, etc., in excess of earnings	975.76	178.67	Time certificates	35,480.78	50,352.28
Totals	$73,698.46	$95,828.29	Totals	$73,698.46	$95,828.29

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GERMAN AMERICAN STATE BANK OF MILLERVILLE.

TOLLEF JACOBSON, President; FERD SWENSON, Vice President; FRANK BUSCHER, Cashier. Directors—Tollef Jacobson, of Alexandria; Ferd Swenson, of Brandon; F. G. Cobmeyer, Frank Buscher, both of Millerville.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$36,331.42	$54,538.16	Capital stock	$10,000 00	$10,000.00
Overdrafts	40.61	37.75	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	4,117.00	4,131.00	Undivided profits, net	647.03	124.30
Due from banks	4,147.21	10,776.98	Deposits subject to check.	8,000.91	7,579.75
Cash on hand	2,829.47	4,257.29	Cashier's checks	736.16	1,182.10
			Savings deposits	12.85	921.30
			Time certificates	26,068.76	51,933.73
Totals	$47,465.71	$73,741.18	Totals	$47,465.71	$73,741.18

FARMERS STATE BANK OF ASHBY.

O. A. WILSON, President; C. O. BAKKE, Vice President; SEVERT AASENG, Cashier. Directors—O. A. Wilson, Severt Aaseng, J. B. Iverson, all of Ashby; I. O. Manger, of McIntosh; C. O. Bakke, of Fertile.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$22,008.68	$44,233.24	Capital stock	$10,000 00	$10,000.00
Overdrafts	180 78	161.36	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	729.82	843.17	Notes rediscounted and bills payable	1,000.00	.....
Other real estate	.....	1,000.00	Deposits subject to check.	4,761.04	13,645.05
Due from banks	2,440.44	6,826.29	Cashier's checks	171.20	709.25
Cash on hand	3,030.61	1,096.33	Time certificates	11,942.60	29,224.50
Checks and cash items	87.11	173.20			
Paid out for expenses, etc., in excess of earnings	1,397.42	1,195.21			
Totals	$29,874.86	$55,578.80	Totals	$29,874.86	$55,578.80

FARMERS AND MERCHANTS STATE BANK OF SILVER LAKE.

FRANK NUWASH, President; THOS. J. TRUTNA, Vice President; F. J. KOLAR, Cashier. Directors—A. J. Totushe, Thos J. Trutna, C. S. Vojta, Chas. H. Hawlish, J. F. Teply, all of Silver Lake; Frank Nuwash, George Friauf, both of Hutchinson; G. J. Melin, of Cokato; R. H. Semerau, of Glencoe.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$122,088.57	$167,985.96	Capital stock	$15,000.00	$15,000.00
Overdrafts	258 74	1,709.06	Surplus	1,500.00	1,500 00
Bonds and securities	2,000 00	1,000.00	Undivided profits, net	356.73	1,376 24
Furniture and fixtures	1,869.58	1,924.58	Deposits subject to check.	32,015.68	29,977.94
Due from banks	14,166.29	10,071.92	Cashier's checks	1,959.70	456.49
Cash on hand	4,305.09	3,811.95	Savings deposits	1,238.96	2,729.37
Checks and cash items	35.29	228.40	Time certificates	91,860.83	136,155.67
Totals	$143,931.90	$187,195.71	Totals	$143,931.90	$187,195.71

FIRST STATE BANK OF SOUTH STILLWATER.

L. E. TORINUS, President; E. L. HOSPES, Vice President; JAS. E. SCHOW, Cashier. Directors—L. E. Torinus, J. P. Berkly, E L. Hospes, W. C. Masterman, all of Stillwater; Edw. C. Kroeger, Fred S. Lammers, Jas. E. Schow, all of South Stillwater.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$35,481.25	$44,544 05	Capital stock	$15,000.00	$15,000.00
Overdrafts	2:83	239.49	Surplus	3,000.00	3,000.00
Furniture and fixtures	1,869.58	1,924.58	Deposits subject to check.	14,167.84	18,147.83
Due from banks	12,921.25	4,488.01	Savings deposits	7,765.91	15,759.91
Cash on hand	4,098.34	5,084.98	Time certificates	15,302.21	5,342.20
Paid out for expenses, etc., in excess of earnings	862.71	968.83			
Totals	$55,235.96	$57,249.94	Totals	$55,235.96	$57,249.94

FIRST STATE BANK OF WYOMING.

J. H. SAUER, President; GUST CARLSON, Vice President; E. R. McCLINTICK, Cashier. Directors—M. W. Tuttle, of Lindstrom; Luke Stannard, of Taylors Falls; Gust Carlson, J. H. Sauer, E. R. McClintick, all of Wyoming.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$25,676.24	$40,490.34	Capital stock	$10,000 00	$10,000.00
Overdrafts	41.65	459.72	Surplus	2,000.00	2,000.00
Bkg. house, furn and fix.	2,161.11	2,195.97	Notes rediscounted and bills payable	.....	3,600.00
Due from banks	1,027.70	678.76	Deposits subject to check.	11,155.91	13,727.21
Cash on hand	1,728.78	2,563.36	Cashier's checks	78 80	1,731.96
Checks and cash items	13.33	87.62	Savings deposits	.....	46.23
Paid out for expenses, etc., in excess of earnings	.86	298.35	Time certificates	7,414 96	15,668.72
Totals	$30,649.67	$46,774.12	Totals	$30,649.67	$46,774.12

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CITIZENS STATE BANK OF NORWOOD.

PETER EFFERTZ, President; F. J. EFFERTZ, Vice President; A. J. KEHRER, Cashier. Directors—Peter Effertz, Christ Effertz, H. G. Lenzen, Julius Pieper, O. S. Berry, Ed. Bauermeister, all of Norwood; F. J. Effertz, of Waconia.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$35,191.05	$72,254.92	Capital stock	$15,000.00	$15,000.00
Overdrafts	19.12	81.31	Surplus	3,000.00	3,000.00
Bkg. house, furn. and fix.	9,407.85	9,502.55	Deposits subject to check.	14,168.73	22,392.24
Due from banks	5,688 93	10,723.50	Cashier's checks	299.98	430 97
Cash on hand	5,855.61	5,388.40	Savings deposits	217.33	622.29
Checks and cash items	1,548.77	8.00	Time certificates	26,698.84	58,300 24
Paid out for expenses, etc., in excess of earnings	1,673.55	1,787.06			
Totals	$59,384.88	$99,745.74	Totals	$59,384.88	$99,745.74

FIRST STATE BANK, CHAMPLIN.

JOHN M. KIMBALL, President; WM. J. LAW, Vice President; B. F. SEYMOUR, Cashier. Directors—A. A. D. Rahn, Wm. J. Law, Simon Michelet, all of Minneapolis; John M. Kimball, Soren Sorenson, B. F. Seymour, all of Champlin.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$20,893.46	$30,160.75	Capital stock	$10,000 00	$10,000.00
Overdrafts	162.80	1.92	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	4,503.40	4,773.35	Notes rediscounted and bills payable	.....	2,000.00
Due from banks	4,574 41	2,539.72	Deposits subject to check.	12,703.59	18,250.49
Cash on hand	1,750.02	1,677.09	Cashier's checks	126.30	50 01
Checks and cash items	6.00	64.75	Savings deposits	1,072.71	1,604.58
Paid out for expenses, etc., in excess of earnings	847.19	1,187.07	Time certificates	6,834.68	6,499.57
Totals	$32,737.28	$40,404.65	Totals	$32,737.28	$40,404.65

FARMERS STATE BANK OF DARWIN.

E. E. McGREW, President; C. H. MARCH, Vice President; L. E. McGREW, Cashier. Directors—E. E. McGrew, of Dassel; C. H. March, of Litchfield; J. E. Nelson, W. F. Kline, both of Darwin; Edmund Casey, of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$30,926.08	$64,815.59	Capital stock	$10,000 00	$10,000.00
Overdrafts	121.45	164.47	Surplus	2,000.00	2,000.00
Bonds and securities	.....	150.00	Deposits subject to check.	14,884.26	22,594.23
Bkg. house, furn and fix.	4,500.00	4,500.00	Cashier's checks	.....	294 80
Due from banks	5,633.41	5,161.14	Time certificates	17,603.27	43,792.26
Cash on hand	1,698.49	3,538.39			
Checks and cash items	.....	65.33			
Paid out for expenses, etc., in excess of earnings	1,608.10	286.37			
Totals	$44,487.53	$78,681.29	Totals	$44,487.53	$78,681.29

WARBA STATE BANK.

D. A. McLARTY, President; M. W. HINGELEY, Vice President; W. P. HICKEN, Cashier. Directors—D. A. McLarty, of Granite Falls; C. S. Orwoll, of Clarkfield; M. W. Hingeley, of Floodwood; A. A. Hall, W. P. Hicken, both of Warba.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$16,194 74	$21,294.23	Capital stock	$10,000 00	$10,000.00
Overdrafts	142.93	198.62	Surplus	2,000.00	2,000.00
Bonds and securities	1,297.50	3,829.46	Notes rediscounted and bills payable	.....	1,500.00
Bkg. house, furn and fix.	6,726.59	6,726.59	Deposits subject to check.	7,637.11	9,160.16
Due from banks	1,642.39	2,522.97	Certified checks	.....	54.00
Cash on hand	1,347.68	790.54	Cashier's checks	19.13	155.00
Checks and cash items	319.22	.....	Savings deposits	308.94	763 63
Paid out for expenses, etc., in excess of earnings	517.73	.....	Time certificates	8,398.00	11,973.24
Other resources	174.40	243.62			
Totals	$28,363.18	$35,606.03	Totals	$28,363.18	$35,606.03

MARINE MILLS STATE BANK.

ROY QUIMBY, President; SWEN MAGNUSON, Vice President; JOHN ROSELL, Cashier. Directors—Roy Quimby, of Minneapolis; Swen Magnuson, Chas. Strand, John Ecklund, George Kuno, all of Marine Mills; Peter W. Ekdahl, Edwin Holcomb, both of Copas.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$39,751.16	$46,037 54	Capital stock	$12,000.00	$12,000.00
Overdrafts	199.86	371.26	Surplus	3,000.00	3,000.00
Bonds and securities	.....	2,000.00	Notes rediscounted and bills payable	1,500.00	2,500.00
Bkg. house. furn. and fix.	5,280.44	5,280 44	Deposits subject to check.	12,113.30	15,796.30
Due from banks	1,596.99	6,100.13	Cashier's checks	307.95	221.92
Cash on hand	1,297.53	2,142.73	Savings deposits	561.97	1,561.11
Checks and cash items	72.08	396 14	Time certificates	19,808.88	27,562.42
Paid out for expenses, etc., in excess of earnings	1,066.44	296.63			
Other resources	27.60	16.88			
Totals	$49,292.10	$62,641.75	Totals	$49,292.10	$62,641.75

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FARMERS STATE BANK OF PEQUOT.

F. G. SCHRADER, President; F. E. WHITNEY, Vice President; J. C. NELSON, Cashier. Directors—F. G. Schrader, F. E. Whitney, Ludvig Mathison, John D. Leslie, M. B. Schrader, W. E. Barnard, J. M. Day, all of Pequot.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$13,723.97	$16,324.26	Capital stock	$10,000 00	$10,000.00
Overdrafts	7.27	219.85	Surplus	1,700.00	1,700.00
Bkg. house, furn. and fix.	4,975.00	4,865 78	Undivided profits, net	.....	81.03
Other real estate	600.00	400.00	Deposits subject to check.	7,544.34	8,662.71
Due from banks	1,511.28	4,862.54	Cashier's checks	507.05	545 45
Cash on hand	2,009.64	1,756.20	Time certificates	3,090.77	7,538.98
Checks and cash items	.....	99.54			
Paid out for expenses, etc., in excess of earnings	15.00	.....			
Totals	$22,842.16	$28,528.17	Totals	$22,842.16	$28,528.17

STATE BANK OF BIXBY.

S. A. NETLAND, President; A. O. NETLAND, Vice President; W. V. SCHUTZ, Cashier. Directors—S. A. Netland, A. O. Netland, both of Northfield; W. V. Schutz, of Bixby.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$44,234.05	$45,151.89	Capital stock	$10,000 00	$10,000.00
Overdrafts	4 96	73.77	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	5,245.96	5,312.86	Undivided profits, net	.....	13.11
Due from banks	6,775.50	8,773.42	Dividends unpaid	802.28	.....
Cash on hand	2,634.29	3,346.65	Deposits subject to check.	24,405.13	17,494.79
			Cashier's checks	314.78	256.74
			Savings deposits	5,661.94	9,768 07
			Time certificates	15,710.63	23,125.88
Totals	$58,894.76	$62,658.59	Totals	$58,894.76	$62,658.59

FARMERS STATE BANK OF LENGBY.

P. A. SEDERBERG, President; GEO. O. LILLO, Vice President; EDWARD WELTE, Cashier. Directors—P. A. Sederberg, Geo. O. Lillo, Edward Welte. O. N. Lindh, Albert Lillo, all of Lengby.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$20,483.10	$29,060.06	Capital stock	$10,000 00	$10,000.00
Bkg house, furn. and fix.	3,000.00	3,000.00	Surplus	2,000.00	2,000.00
Due from banks	1,499.18	2,720.52	Undivided profits, net	570.54	149.19
Cash on hand	1,217.26	1,997.18	Notes rediscounted and bills payable	2,000.00	.....
Checks and cash items	27.83	.....	Deposits subject to check.	8,695.85	10,794.13
			Cashier's checks	145 00	1.243.66
			Time certificates	2,815.98	12,590.78
Totals	$26,227.37	$36,777.76	Totals	$26,227.37	$36,777.76

FARMERS STATE BANK OF ALMELUND.

E. O. BLOMQUIST, President; A. R. PETERSON, Vice President; J. E. CARLSON, Vice President; A. H. LINDQUIST, Cashier. Directors—E. O. Blomquist, A. H. Lindquist, both of Center City; J. E. Carlson, of Taylors Falls; A. R. Peterson, Victor Thoreen, both of North Branch.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$34,439.22	$72,477.94	Capital stock	$10,000 00	$10,000.00
Overdrafts	202 45	169.66	Surplus	2,000.00	2,500.00
Bonds and securities	1,000.00	4,500.00	Undivided profits, net	.....	195.53
Bkg. house, furn. and fix.	4,490 37	4,566.02	Deposits subject to check.	13,990.23	20,867.56
Due from banks	4,594.81	13,878.84	Cashier's checks	150.00	1,178.48
Cash on hand	3,232.76	4,186.54	Savings deposits	144.50	3,731.09
Checks and cash items	1,178.34	384.52	Time certificates	22,996.51	61,727.39
Paid out for expenses, etc., in excess of earnings	111 54	.....			
Other resources	31.75	36.53			
Totals	$49,281.24	$100,200.05	Totals	$49,281.24	$100,200.05

FARMERS STATE BANK OF BIG BEND CITY.

J. H. SKOGRAND, President; J. E. ODDAN, Vice President; JOHN TORGERSON, Cashier. Directors—J. H. Skogrand, of Montevideo; J. E. Oddan, of Watson; John Torgerson, of Big Bend City.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23. '15	June 30. '16
Loans and discounts	$26,399.32	$45,364.19	Capital stock	$10,000 00	$10,000.00
Overdrafts	212.38	94 87	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	3,393.68	3,393.68	Undivided profits, net	296.66	482.16
Other real estate	700.00	700.00	Deposits subject to check.	9,744.37	9,545.83
Due from banks	8,991.76	1,217.16	Cashier's checks	110.00	81.80
Cash on hand	2,377.90	2,369.80	Time certificates	19,924 01	31,211.91
Checks and cash items	.....	182.00			
Totals	$42,075.04	$53,321.70	Totals	$42,075.04	$53,321.70

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FIRST STATE BANK OF SILVER CREEK.

E. H. SHERWIN, President; GUY A. WHITE, Vice President; R. E. NORD, Cashier. Directors—E. H. Sherwin, Guy A. White, S. J. Mealey, F. D. Bradford, all of Monticello; R. E. Nord, of Hasty.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$26,728.77	$54,938.42	Capital stock	$12,000.00	$12,000.00
Overdrafts	3.60	.....	Surplus	.....	500.00
Bkg. house, furn. and fix.	1,116.09	1,293.59	Undivided profits, net	69.16	624.87
Due from banks	5,959.51	4,443.93	Deposits subject to check.	11,742.01	17,362.19
Cash on hand	1,595.81	1,627.01	Cashier's checks	381.27	1,604.37
Checks and cash items	167.06	24 32	Time certificates	11,378.40	30,235.84
Totals	$35,570.84	$62,327.27	Totals	$35,570.84	$62,327.27

FARMERS STATE BANK OF GONVICK.

C. A. BOALT, President; MARTIN QUERN, Vice President; GEO. T. HAMERY, Cashier. Directors—C. A. Boalt, of St. Paul; Martin Quern, Geo. T. Hamery, both of Gonvick; O. L. Hamery, of Crookston; H. T. Gilbertson, of Erskine.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$51,515.16	$64,608 17	Capital stock	$12,500.00	$12,500.00
Bonds and securities	5,375.76	10,841.41	Surplus	2,750.00	4,000.00
Bkg. house, furn. and fix.	4,988.32	4,934.25	Undivided profits, net	581.28	95.59
Other real estate	450.00	700.00	Deposits subject to check.	22,971.42	17,770.28
Due from banks	7,805.00	6,900.24	Cashier's checks	299.41	197.25
Cash on hand	1,832.83	2,230 81	Time certificates	33,187.83	56,748.20
Checks and cash items	322.87	1,096 44			
Totals	$72,289.94	$91,311.32	Totals	$72,289.94	$91,311.32

MELBY STATE BANK.

E. A. JEWETT, President; H. N. PALMQUIST, Vice President; J. L. EVERTS, Cashier. Directors—E. A. Jewett, Elmer E. Adams, both of Fergus Falls; H. N. Palmquist, J. L. Everts, both of Melby; A. A. Peterson, of Battle Lake.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$29,241.89	$48,466.00	Capital stock	$10,000 00	$10,000.00
Overdrafts	21.78	326.31	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	148.60	3,947.82	Undivided profits, net	324.46	228.39
Due from banks	1,296.16	2,223.36	Deposits subject to check.	11,570.66	9,881.04
Cash on hand	1,469.28	1,454.91	Cashier's checks	705.59	737.59
Checks and cash items	6.00	299.88	Time certificates	7,583.00	33,871.26
Totals	$32,183.71	$56,718.28	Totals	$32,183.71	$56,718.28

FARMERS AND MERCHANTS STATE BANK. AITKIN.*

F. P. McQUILLAN, President; C. H. WARNER, Vice President; D. A. FOLEY, Vice President; W. T. MOUNT, Cashier. Directors—F. P. McQuillan, C. H. Warner, D. A. Foley, Dr. B. W. Kelly, Ben Olson, Dr. J. J. Ratcliffe, Al Zoerb, W. T. Mount, B. L. Hollister, N. S. Tully, all of Aitkin; F. R. Nichols, of Nichols.

Resources:	June 23, '15	Liabilities:	June 23, '15
Loans and discounts	$84,003.83	Capital stock	$25,000.00
Overdrafts	86.51	Surplus	5,000.00
Banking house, furniture and fixtures.	3,151.73	Undivided profits, net	718.13
Other real estate	3,879.40	Deposits subject to check	57,685.56
Due from banks	12,431.41	Cashier's checks	15.25
Cash on hand	4,741.99	Savings deposits	805.92
Checks and cash items	114 00	Time certificates	19,184.01
Total	$108,408 87	Total	$108,408.87

*Converted into the Farmers National Bank of Aitkin, September 21, 1915.

WHALEN STATE BANK.

M. SCANLAN, President; O. M. HABBERSTAD, Vice President; A. L. JONES, Vice President; A. I. SWENSON, Cashier. Directors—M. Scanlan, O. M. Habberstad, C. H. Schansberg, A. I. Swenson, all of Lanesboro; A. L. Jones, of Whalen.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$45,892.45	$61,377.07	Capital stock	$10,000 00	$10,000.00
Overdrafts	65.97	97.81	Surplus	2,000.00	2,000.00
Bkg house, furn and fix.	1,080.68	1,080.68	Undivided profits, net	.....	144.61
Due from banks	11,619.76	8,529.68	Deposits subject to check.	18,399 60	25,298 03
Cash on hand	1,804.66	1,951.99	Time certificates	31,042.01	35,615.11
Checks and cash items	149.81	20.52			
Paid out for expenses, etc., in excess of earnings	828.28	.....			
Totals	$61,441,61	$73,057.75	Totals	$61,441.61	$73,057.75

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FARMERS STATE BANK OF RUSSELL.

R. A. BIGHAM, President; R. E. BENSON, Vice President; L. HANSEN, Cashier. Directors—John E. Anderson, R. A. Bigham, R. E. Benson, Chas. E. Colby, all of Russell.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$37,046.86	$56,216.16	Capital stock	$10,000 00	$10,000.00
Overdrafts	96.42	342.88	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	1,600.00	1,600.00	Notes rediscounted and bills payable	4,000.00	5,500.00
Other real estate	.....	800 00	Deposits subject to check.	21,646 27	21,484.19
Due from banks	8,791 26	2,623.52	Cashier's checks	94.00	186.57
Cash on hand	3,338.12	3,421.29	Savings deposits	69 38	253.68
Checks and cash items	64.00	286.21	Time certificates	14,149.71	26,340.20
Paid out for expenses, etc., in excess of earnings	1,022.70	474.58			
Totals	$51,959.36	$65,764.64	Totals	$51,959.36	$65,764.64

GOODHUE STATE BANK.

ROY QUIMBY, President; FRANK T. O'GORMAN, Vice President; FRED J. EPPEN, Cashier. Directors—Roy Quimby, of Minneapolis; Frank T. O'Gorman; L. N. Schinnert, John Schafer, H. E. Bollum, all of Goodhue.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$61,137.10	$77,793.00	Capital stock	$12,000.00	$12,000.00
Overdrafts	48.23	43.76	Surplus	3,000.00	3,000.00
Bkg. house, furn. and fix.	6,598 41	6,804.61	Notes rediscounted and bills payable	.....	6,240.00
Due from banks	2,274.75	11,459.67	Deposits subject to check.	17,996 28	26,392.95
Cash on hand	2,827 09	5,979.45	Cashier's checks	2,568.41	4,210.55
Checks and cash items	72.06	432.77	Savings deposits	151.93	1,706.63
Paid out for expenses, etc., in excess of earnings	1,431.48	950.89	Time certificates	38,672.50	49,914.02
Totals	$74,389.12	$103,464.15	Totals	$74,389.12	$103,464.15

ST. MARTIN STATE BANK.

P. A. HILBERT, President; VAL. HAEHN, Vice President; R. A. KUHL, Cashier. Directors—P. A. Hilbert, of Melrose; Val. Haehn, R. A. Kuhl, both of St. Martin.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$45,916.67	$80,437 05	Capital stock	$10,000 00	$10,000.00
Overdrafts	.....	296.60	Surplus	2,000.00	2,000.00
Bkg house, furn. and fix.	673.60	618.50	Deposits subject to check.	6,548.57	7,120.93
Due from banks	3,521.48	3,140.03	Cashier's checks	531.76	295.63
Cash on hand	1,194.33	803.21	Time certificates	32,943.27	66,179.06
Checks and cash items	90.65	30.00	Other liabilities	.....	296.60
Paid out for expenses, etc., in excess of earnings	626.87	479.45			
Other resources	.....	87.38			
Totals	$52,023.60	$85,892.22	Totals	$52,023.60	$85,892.22

STATE BANK OF PEASE.

JOHN M. HAVEN, President; AUSTIN B. MORSE, Vice President; C. M. WALL, Vice President; J. TOUSSAINT, Cashier. Directors—John M. Haven, of Big Lake; Austin B. Morse, of Waverly; C. M. Wall, of Ogilvie.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$22,756.00	$42,248.62	Capital stock	$10,000 00	$10,000.00
Overdrafts	.33	37.31	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	5,200.00	5,227.25	Undivided profits, net	863.60	985.50
Due from banks	3,816 63	9,672.67	Deposits subject to check.	8,383.25	19,399.23
Cash on hand	1,936.64	1,290.10	Cashier's checks	1,486.75	49.16
Checks and cash items	40.00	21 54	Savings deposits	.....	4,130 83
			Time certificates	11,016.00	21,932.77
Totals	$33,749.60	$58,497.49	Totals	$33,749.60	$58,497.49

FORT RIPLEY STATE BANK.

H. D. MICHAEL, President; J. LAMPERT, Vice President; PAUL ZEUG, Cashier. Directors—J. Lampert, of Minneapolis; H. D. Michael, of Kilkenny; Paul Zeug, of Fort Ripley.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$14,683.05	$27,441.52	Capital stock	$10,000 00	$10,000.00
Overdrafts	38.81	9.76	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	3,190.81	4,207.52	Undivided profits, net	171.46	.....
Due from banks	2,896.21	3,470 80	Notes rediscounted and bills payable	.....	2,000 00
Cash on hand	1,588.54	1,567.29	Deposits subject to check.	5,505.34	11,467.76
Checks and cash items	21.36	46.89	Cashier's checks	535.93	500.00
Paid out for expenses, etc., in excess of earnings	.....	249 46	Time certificates	4,206.05	11,025 48
Totals	$22,418.78	$36,993.24	Totals	$22,418.78	$36,993.24

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STATE BANK OF MAHTOWA.

G. G. LUHMAN, President; R. T. HART, Vice President; S. R. WALTER, Cashier. Directors—G. G. Luhman, of Howard Lake; R. T. Hart, S. R. Walter, both of Mahtowa.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$18,266.80	$24,164.93	Capital stock	$10,000 00	$10,000.00
Overdrafts	.....	5.80	Surplus	1,000.00	2,000.00
Bkg. house, furn. and fix.	4,775.13	4,735.00	Undivided profits, net	1,284.74	427.37
Due from banks	6,927.54	1,527.21	Deposits subject to check.	15,867.29	15,230.06
Cash on hand	1,917.21	1,674.52	Cashier's checks	561.97	373.69
Checks and cash items	194.10	178.33	Time certificates	3,366.78	4,254.67
Totals	$32,080.78	$32,285.79	Totals	$32,080.78	$32,285.79

FARMERS STATE BANK OF HATFIELD.

N. J. NISSEN, President; P. PILLING, Vice President; M. L. WAHLERT, Cashier. Directors—N. J. Nissen, of Woodstock; A. Pilling, of Edgerton; J. F. Quinn, of Pipestone; M. L. Wahlert, J. H. Wiener, both of Hatfield.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$19,890 66	$22,397.28	Capital stock	$10,000 00	$10,000.00
Overdrafts	121.26	.....	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	1,760.10	1,980.00	Undivided profits, net	.....	18.80
Due from banks	1,423.90	2,279.61	Notes rediscounted and bills payable	3,000.00	5,000.00
Cash on hand	824 61	479.76	Deposits subject to check.	5,568.65	6,490.23
Checks and cash items	21.61	49.31	Time certificates	3,975.20	3,676 93
Paid out for expenses, etc., in excess of earnings	501.71	.....			
Totals	$24,543.85	$27,185.96	Totals	$24,543.85	$27,185.96

FARMERS STATE BANK OF FLOM.

KNUDT THOMPSON, President; C. E. PETERSON, Vice President; O. M. WESTLIN, Cashier. Directors—Knudt Thompson, C. E. Peterson, H. E. Tomtengen, A. J. Sethney, all of Twin Valley; A. L. Hanson, of Ada; O. M. Westlin, Andrew Rogen, J. A. Dorseth, Ole Thorson, all of Flom.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$31,229.57	$43,817.74	Capital stock	$10,000.00	$10,000.00
Overdrafts	95 27	143.37	Surplus	2,000.00	2,000.00
Bonds and securities	516.08	434.92	Deposits subject to check.	16,094.56	17,559.15
Bkg. house, furn. and fix.	2,735.90	2,800.00	Cashier's checks	9.13	.....
Due from banks	3,305.31	3,736.70	Time certificates	13,349 45	23,801.16
Cash on hand	2,714.30	1,854.29			
Checks and cash items	4.24	477.96			
Paid out for expenses, etc., in excess of earnings	852.47	95.33			
Totals	$41,453.14	$53,360.31	Totals	$41,453.14	$53,360.31

FIRST STATE BANK, DAYTON.

ALEX McNEIL, President; ALFRED BEAUDRY, Vice President; ANTON WOLFF, Cashier. Directors—Alev McNeil, Alfred Beaudry, Anton Wolff, all of Dayton; Simon Michelet, of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$20,783.01	$29,160.91	Capital stock	$10,000.00	$10,000.00
Overdrafts	42.94	1 23	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	4,799.21	4,927.11	Deposits subject to check.	11,392.12	14,932.26
Due from banks	2,189.43	526.37	Cashier's checks	300.00	197.25
Cash on hand	1,426.31	714.72	Due to banks	202 50	.....
Checks and cash items	66.00	.....	Savings deposits	189.07	407.45
Paid out for expenses, etc., in excess of earnings	962.82	265.38	Time certificates	6,186.03	8,064.76
Other resources	.....	6.00			
Totals	$30,269.72	$35,601.72	Totals	$30,269.72	$35,601.72

FARMERS STATE BANK OF WINSTED.

WILLIAM J. GRAHAM, President; ALFRED J. SCHNOBRICH, Vice President; WILLIAM ROHLING, Vice President; John W. THOMES, Cashier. Directors—William J. Graham, Michael Pratschner, both of Howard Lake; Alfred J. Schnobrich, Michael P. Campbell, both of New Germany; William Rohling, J. H. Millerberndt, both of Winsted; John Heigl, Ferdinand Rhoda, Jr., both of Lester Prairie.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$63,985.95	$145,269.20	Capital stock	$10,000.00	$10,000 00
Overdrafts	311.36	1,959.76	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	2,072.13	2,191.47	Notes rediscounted and bills payable	.....	17,800.00
Due from banks	6,880 03	6,051.20	Deposits subject to check.	19,698.12	19,533.35
Cash on hand	1,510.84	3,233.50	Certified checks	.....	100.00
Checks and cash items	148.56	47 05	Cashier's checks	484.28	3,808.67
Paid out for expenses, etc., in excess of earnings	1,000.03	1,158.09	Savings deposits	1,523 33	4 236.53
			Time certificates	42,203.17	102,431.72
Totals	$75,908.90	$159,910.27	Totals	$75,908.90	$159,910.27

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CITY BANK OF ST. PAUL.

JOHN KALSCHEUER, President; ADOLF BREMER, Vice President; H. M. KALSCHEUER, Cashier. Directors—John Kalscheuer, Adolf Bremer, Otto Bremer, Paul G. Bremer, H. M. Kalscheuer, all of St. Paul.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$58,128.87	$118,927.77	Capital stock	$25,000.00	$25,000.00
Overdrafts	.....	78.76	Surplus	10,000.00	10,000.00
Bonds and securities	25,562.50	20,312.50	Undivided profits, net	1,748.86	2,917.16
Bkg house, furn. and fix.	10,429.98	10,622.58	Deposits subject to check.	63,012.03	93,818.24
Due from banks	24,557.13	34,532 38	Certified checks	445.80	.....
Cash on hand	6,665.38	6,463.69	Cashier's checks	393.30	1,181.90
Checks and cash items	835.81	3,721.51	Savings deposits	22,231.88	56,996.89
			Time certificates	3,347.80	4,745.00
Totals	$126,179.67	$194,659.19	Totals	$126,179.67	$194,659.19

FIRST STATE BANK OF RIVERTON.

ISAAC HAZLETT, President; J. J. MEYER, Vice President; H. A. ARNESON, Cashier. Directors—Isaac Hazlett, of Minneapolis; J. J. Meyer, F. B. Coon, both of Wadena; A. J. Hayes, of Crosby; H. J. Ernster, of Deerwood.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$11,154 34	$17,799.14	Capital stock	$10,000.00	$10,000.00
Bonds and securities	1,405.08	.....	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	5,000.00	5,000.00	Deposits subject to check.	5,814.84	8,335.31
Due from banks	2,240.86	1,159.86	Cashier's checks	278 26	127.70
Cash on hand	1,365.40	3,220.70	Savings deposits	3,534.14	7,563.92
Checks and cash items	15.31	186.75	Time certificates	170.00	200.00
Paid out for expenses, etc., in excess of earnings	616.25	860.48			
Totals	$21,797.24	$28,226.93	Totals	$21,797.24	$28,226.93

STATE BANK OF DALBO.

C. E. WILLIAMS, President; C. OSCAR PETERSON, Vice President; LOUIS ERICKSON, Vice President; ELMER V. ERICKSON, Cashier. Directors—C. E. Williams, C. Oscar Peterson, Andrew Larson, Erick Erickson, all of Mora; Louis Erickson, of Princeton.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$28,340.62	$45,654.71	Capital stock	$10,000.00	$10,000.00
Overdrafts	3 60	177.76	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	4,220.24	4,331.84	Undivided profits, net	400.27	89.04
Due from banks	3,742 97	5,465.22	Notes rediscounted and bills payable	.....	2,000.00
Cash on hand	1,400.51	2,449.62	Deposits subject to check.	8,370.03	12,446.72
Checks and cash items	15.41	1,230.83	Cashier's checks	174.04	134.31
			Savings deposits	.....	199.35
			Time certificates	16,779.01	32,440.56
Totals	$37,723.35	$59,309.98	Totals	$37,723.35	$59,309.98

FARMERS STATE BANK OF FRENCH LAKE.

G. G. LUHMAN, President; A. A. ZECH, Vice President; C. N. ANDERSON, Cashier. Directors—G. G. Luhman, Carl Luhman, H. W. Vogel, all of Howard Lake; A. A. Zech, of Annandale; S. R. Walter, of Mahtowa.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$19,579.57	$38,966.17	Capital stock	$10,000.00	$10,000.00
Bkg. house, furn. and fix.	4,328.34	4,564.98	Surplus	1,000.00	1,100.00
Due from banks	2,677.90	469.75	Undivided profits, net	30.64	52.78
Cash on hand	1,027.85	1,923.43	Notes rediscounted and bills payable	.....	2,500.00
Checks and cash items	22.61	.....	Deposits subject to check.	8,767.13	8,110.84
			Cashier's checks	541.50	848.90
			Time certificates	7,297 00	23,311.81
Totals	$27,636.27	$45,924.33	Totals	$27,636.27	$45,924.33

FIRST STATE BANK OF WILLIAMS.

WM. J. LAU, President; ALBERT CHILGREN, Vice President; W. F. STEFFES, Cashier. Directors—Wm. J. Lau, of Minneapolis; W. F. Steffes, of Baudette; Albert Chilgren, Carl Lundsten, A. W. Atwater, all of Williams.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$16,346.11	$37,009.29	Capital stock	$10,000.00	$10,000.00
Overdrafts	26.81	101.29	Surplus	2,000.00	2,000.00
Bonds and securities	905.80	1,280.62	Undivided profits, net	.....	610.73
Bkg. house, furn. and fix.	3,050.56	2,992.52	Deposits subject to check.	12,721.71	17,694.00
Due from banks	10,976.59	3,849.84	Cashier's checks	10 50	565.00
Cash on hand	715 16	2,289.48	Savings deposits	350.31	3,216 40
Checks and cash items	143.30	2,652.94	Time certificates	7,273.50	16,089.85
Paid out for expenses, etc., in excess of earnings	191.69	.....			
Totals	$32,356.02	$50,175.98	Totals	$32,356.02	$50,175.98

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CALHOUN STATE BANK OF MINNEAPOLIS.

T. F. McGOURIN, President; JOHN A. NELSON, Vice President; S. F. SEDGWICK, Assistant Cashier. Directors—John A. Nelson, E. M. Foster, O. B. McClintock, A. E. Jones, O. E. Johnson, Ernest Malmberg, T. F. McGourin, all of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$111,028.86	$145,250.99	Capital stock	$35,000.00	$35,000.00
Overdrafts	208.00	393.57	Surplus	5,250.00	5,250.00
Bonds and securities	.....	4,600.00	Undivided profits, net	171.80	167.31
Bkg. house, furn. and fix.	5,855.10	6,100.10	Deposits subject to check.	90,081.86	103,323.54
Other real estate	.....	800.00	Certified checks	500.00	1,234 08
Due from banks	15,436.57	2,379.66	Cashier's checks	285.90	716.03
Cash on hand	10,209.90	10,931.68	Savings deposits	12,960.36	31,543.12
Checks and cash items	3,172.04	9,484.19	Time certificates	1,661.55	3,122.93
Paid out for expenses, etc., in excess of earnings	.....	244.85			
Other resources	1.00	171.97			
Totals	$145,911.47	$180,357.01	Totals	$145,911.47	$180,357.01

GOODRIDGE STATE BANK.

A. H. FASEL, President; OSCAR SPONHEIM, Vice President; C. O. GRANUM, Vice President; J. P. JENSEN, Cashier. Directors—A. H. Fasel, H. S. Dahlen, Oscar Sponheim, H. P. Sponheim, N. J. Anderson, C. O. Granum, all of Thief River Falls; J. P. Jensen, of Goodridge.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$22,468.81	$49,776.38	Capital stock	$10,000.00	$10,000.00
Overdrafts	93.04	193.09	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	3,423 96	3,705.33	Notes rediscounted and bills payable	.....	2,000.00
Due from banks	11,594.25	3,827.24	Deposits subject to check.	20,776.47	22,291.15
Cash on hand	2,308.32	2,295 56	Cashier's checks	139.80	475 25
Checks and cash items	67.80	324.40	Time certificates	7,446.75	23,451.21
Paid out for expenses, etc., in excess of earnings	406.84	95.61			
Totals	$40,363.02	$60,217.61	Totals	$40,363.02	$60,217.61

SECURITY STATE BANK OF GRAND RAPIDS.

GEORGE B. AITON, President; O. J. NILES, Vice President; GLEN STRADER, Cashier. Directors—George B. Aiton, O. J. Niles, H. G. Becker, A. M. Sisler, Geo. F. Kremer, all of Grand Rapids.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$87,315.05	$116,193.83	Capital stock	$25,000.00	$25,000.00
Overdrafts	296.44	205.87	Surplus	5,000 00	5,000.00
Bkg house, furn. and fix.	3,244.58	2,933.58	Undivided profits, net	.....	529.05
Due from banks	18,148.75	21,905.10	Notes rediscounted and bills payable	.....	15,500.00
Cash on hand	6,413.59	2,163.66	Deposits subject to check.	38,055.92	43,035.04
Checks and cash items	483.34	2,420.72	Certified checks	.....	5,404.40
Paid out for expenses, etc., in excess of earnings	485.53	.....	Cashier's checks	202.86	509.87
			Savings deposits	7,629.00	11,698.15
			Time certificates	40,499.50	39,146.25
Totals	$116,387.28	$145,822.76	Totals	$116,387.28	$145,822.76

FARMERS AND MERCHANTS STATE BANK OF PERLEY.

B. O. LEE, President; G. E. ERICKSON, Vice President; S. S. DALEN, Cashier. Directors—B. O. Lee, G. E. Erickson, S. S. Dalen, all of Perley; M. T. Weum, of Moorhead; Ole M. Ohnstad, of Argusville, N. D.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$34,652.31	$52,673.72	Capital stock	$20,000.00	$20,000.00
Overdrafts	7 38	.....	Surplus	4,000.00	4,000.00
Bkg. house, furn. and fix.	5,253.08	5,273.58	Deposits subject to check.	15,349.84	19,738 03
Due from banks	12,494.55	8,680.68	Cashier's checks	1,136.60	158.00
Cash on hand	2,142.24	2,133 96	Time certificates	14,353.45	25,224.90
Checks and cash items	19.00	.....			
Paid out for expenses, etc., in excess of earnings	271.33	351.99			
Other resources	.....	7.00			
Totals	$54,839.89	$69,120.93	Totals	$54,839.89	$69,120.93

FARMERS STATE BANK OF WATKINS.

JOHN J. AHMANN, President; F. H. WELLCOME, Vice President; M. W. VOGEL, Cashier. Directors—John J. Ahmann, of Richmond; F. H. Wellcome, of Minneapolis; P. H. Weber, M. Brixius, John A. Maus, all of Watkins.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$35,831 85	$69,246.35	Capital stock	$15,000 00	$15,000.00
Bkg. house, furn. and fix.	2,836.68	2,836.68	Surplus	3,000.00	3,000.00
Due from banks	1,201.36	4,028 36	Deposits subject to check.	5,983.90	18,259.69
Cash on hand	2,220.69	3,478.41	Cashier's checks	153 98	1,167.92
Checks and cash items	128.00	422.69	Time certificates	18,852.25	43,287.04
Paid out for expenses, etc., in excess of earnings	771.55	702.16			
Totals	$42,990.13	$80,714.65	Totals	$42,990.13	$80,714.65

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STATE BANK OF JORDAN.

F. H. WELLCOME, President; B. I. MOSES, Vice President; W. E. DOWNEY, Cashier. Directors—F. H. Wellcome, of Minneapolis; B. I. Moses, W. E. Downey, Frank Beckmann, John Kootz, all of Jordan.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$27,798.46	$82,509.30	Capital stock	$15,000.00	$15,000.00
Overdrafts	.....	41.48	Surplus	3,000.00	3,000.00
Bkg. house, furn. and fix.	6,933 09	7,072.79	Undivided profits, net	101.99	2,306.32
Due from banks	6,544.86	6,242 91	Deposits subject to check.	12,733 76	18,435.11
Cash on hand	3,359.75	4,172.85	Cashier's checks	.....	234.00
Checks and cash items	122.30	150.29	Savings deposits	996.71	2,827.19
			Time certificates	12,926.00	58,387.00
Totals	$44,758.46	$100,189.62	Totals	$44,758.46	$100,189.62

FARMERS STATE BANK OF LONG SIDING.

ROY QUIMBY, President; JAMES H. HILL, Vice President; O. L. BYE, Cashier. Directors—Roy Quimby, of Minneapolis; Leo Peters, David Wetter, both of Princeton; Henry Kuhn, of Brickton; James H. Hill, of Long Siding.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$17,562.31	$44,792.98	Capital stock	$10,000.00	$10,000.00
Overdrafts	56.85	347.20	Surplus	2,500.00	2,500 00
Bonds and securities	.....	1,000 00	Notes rediscounted and bills payable	.....	6.000.00
Bkg. house, furn. and fix.	5,782 93	6,004.71	Deposits subject to check.	7,518.97	13,851.59
Due from banks	4,256.73	2,517.15	Cashier's checks	236.00	69.43
Cash on hand	2,548.12	1,195.01	Time certificates	10,689.17	24,520.37
Checks and cash items	62.46	510.45			
Paid out for expenses, etc., in excess of earnings	674.74	573 89			
Totals	$30,944.14	$56,941.39	Totals	$30,944.14	$56,941.39

FIRST STATE BANK OF BROOKSTON.

C. W. GARDNER, President; C. P. OSBURN, Vice President; ROWE McCAMUS, Cashier. Directors—C. W. Gardner, A. R. Marshall, both of Minneapolis; C. P. Osburn, of Duluth; Rowe McCamus, of Brookston; O. W. Erickson, of Cloquet.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$5,973.57	$22,720 21	Capital stock	$10,000.00	$10,000.00
Bkg. house, furn. and fix.	5,283.50	643.54	Surplus	2,000.00	2,000.00
Due from banks	3,712.75	1,349.10	Deposits subject to check.	3,596 86	11,034.34
Cash on hand	598.95	327.54	Due to banks	.....	360.74
Checks and cash items	149.79	146.13	Savings deposits	58.00	2,145.34
Paid out for expenses, etc., in excess of earnings	423.80	773.90	Time certificates	487.50	420.00
Totals	$16,142 36	$25,960.42	Totals	$16,142.36	$25,960.42

FARMERS AND MERCHANTS STATE BANK OF WATERTOWN.

E. P. ALLEN, President; H. A. HALGREN, Vice President; F. H. PETERSON, Cashier. Directors—E. P. Allen, John A. Engquist, both of Minneapolis; F. H. Peterson, H. A. Halgren, Swan Freed, J. E. Grife, F. A. Mattson, all of Watertown.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$48,305.61	$66,442.74	Capital stock	$15,000.00	$15,000.00
Overdrafts	31.20	33.90	Surplus	3,000.00	3,000.00
Bkg. house, furn. and fix.	6,674 25	2,370.67	Deposits subject to check.	13,841.14	20,059.28
Other real estate	.....	5,000.00	Cashier's checks	45.00	167.50
Due from banks	6,814.91	14,031.28	Savings deposits	.....	121.77
Cash on hand	3,155.17	4,415.04	Time certificates	33,677.37	54,334.13
Checks and cash items	5.00	200.80			
Paid out for expenses, etc., in excess of earnings	577.37	188.25			
Totals	$65,563 51	$92,682.68	Totals	$65,563 51	$92,682.68

FARMERS AND MERCHANTS STATE BANK OF NEW ULM.

FRED AUFDERHEIDE, President; CHARLES A. STOLZ, Vice President; ARTHUR L. BOOCK, Cashier. Directors—Fred Aufderheide, Charles A. Stolz, Dr. John P. Graff, Wm. A. Gluth, Andreas Biebl, Frank Wellner, Isidor Haas, all of New Ulm.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$155,161.43	$282,582 16	Capital stock	$50,000.00	$50,000.00
Overdrafts	26.98	189.95	Surplus	10,000.00	10,000.00
Bonds and securities	1,500.00	2,500.00	Undivided profits, net	530 22	971.10
Bkg. house, furn. and fix.	19,916.40	20,293.71	Deposits subject to check.	38,536.67	70,229.95
Due from banks	13,039.83	30,919.13	Certified checks	500.00	.....
Cash on hand	5,595.30	6,573.01	Cashier's checks	4,422.95	2,313.57
Checks and cash items	895 04	665.58	Due to banks	2,020.06	.....
			Savings deposits	4,042.84	18,205.34
			Time certificates	86,082.24	192,003.58
Totals	$196,134.98	$343,723.54	Totals	$196,134.98	$343,723.54

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STATE BANK OF BEROUN.

PETER MANDERFELD, President; ADOLPH STROHKIRCH, Vice President; C. M. HANSCOME, Cashier. Directors—Peter Manderfeld, of St. Paul; Adolph Strohkirch, Gust Strohkirch, both of Beroun; John Runquist, A. T. Westrom, both of Grasston.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$16,013.24	$26,835.42	Capital stock	$10,000.00	$10,000.00
Overdrafts	.62	3.77	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	4,850.00	4,850.00	Deposits subject to check.	7,556.11	23,885.25
Due from banks	788.13	7,801 40	Cashier's checks	296.98	239.15
Cash on hand	925.81	1,893.61	Time certificates	3,440.25	6,788.96
Checks and cash items	104.76	684.24			
Paid out for expenses, etc., in excess of earnings	598.78	819.24			
Other resources	12.00	25 68			
Totals	$23,293.34	$42,913.36	Totals	$23,293.34	$42,913.36

CHISHOLM STATE BANK.

B. MAGNUSSON, President; H. P. REED, Vice President; PETER WESTERN, Cashier. Directors—Dr. P. R. Thomas, of Minneapolis; H. P. Reed, of Hibbing; Frank Sartori, F. G. Gmeiner, Louis Roth, B. Magnusson, Lawrence Paskvan, Steve Gervais, Peter Western, all of Chisholm.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$47,717.46	$114,322.90	Capital stock	$25,000.00	$25,000.00
Bkg. house, furn. and fix.	7,230.05	6,507.00	Surplus	10,000.00	10,000.00
Due from banks	35,792.22	46,366.81	Undivided profits, net	782.60	188.48
Cash on hand	7,536.30	17,444.24	Deposits subject to check.	54,064.33	94,716.10
Checks and cash items	12,388.17	7,368.50	Cashier's checks	445.22	2,021.00
Other resources	.....	57.18	Savings deposits	19,671.05	44,250 47
			Time certificates	701.00	15,890.58
Totals	$110,664.20	$192,066.63	Totals	$110,664.20	$192,066.63

FARMERS AND MERCHANTS STATE BANK OF ELGIN.

J. W. ELLIOTT, President; R. W. RICHARDSON, Vice President; JOHN C. KETTNER, Cashier. Directors—Emil Schwantz, of Plainview; Vincent Hallenbeck, of Dover; R. W. Richardson, John C. Kettner, both of Elgin; J. W. Elliott, of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$13,088.66	$28,865.71	Capital stock	$10,000.00	$10,000.00
Overdrafts	38 29	190.02	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	1,964.40	2,405.02	Notes rediscounted and bills payable	.....	1,820.00
Due from banks	5,631.69	9,718 21	Deposits subject to check.	3,205.62	7,168.05
Cash on hand	3,048 83	2,983.26	Demand certificates	100.00	109.00
Checks and cash items	12.56	36.37	Time certificates	9,294.85	23,851.44
Paid out for expenses, etc., in excess of earnings	816.04	749.90			
Totals	$24,600.47	$44,948.49	Totals	$24,600.47	$44,948.49

STATE BANK OF BOCK.

JOHN M. HAVEN, President; AUSTIN B. MORSE, Vice President; E. A. NORDQUIST, Cashier. Directors—John M. Haven, of Big Lake; Austin B. Morse, of Waverly; C. M. Wall, of Ogilvie.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$25,363.27	$34,139.89	Capital stock	$10,000.00	$10,000 00
Overdrafts	111.41	58.15	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	4,137.81	4,416 79	Undivided profits, net	242.39	273.75
Due from banks	4,775.77	845.29	Notes rediscounted and bills payable	.....	2,000 00
Cash on hand	861.86	1,031 36	Deposits subject to check.	9,934.30	9,274.71
Checks and cash items	537.70	9.90	Cashier's checks	408.90	240.50
			Time certificates	13,202.23	16,712 42
Totals	$35,787.82	$40,501.38	Totals	$35,787.82	$40,501.38

FARMERS STATE BANK OF ADAMS.

A. TORGERSON, President; J. H. CAREY, Vice President; N. V. TORGERSON, Cashier. Directors—A. Torgerson, J. H. Carey, O. A. Bergene, Lars Ellingson, I. E. Tiegen, N. C. Johnson, N. P. Gurvin, Nels Anderson, B. J. Huseby, all of Adams.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$7,020.00	$54,957.65	Capital stock	$15,000.00	$15,000.00
Overdrafts	18.10	49.31	Surplus	3,000.00	3,000.00
Bkg. house, furn. and fix.	8,056.34	3,556.34	Deposits subject to check.	29,712.40	21,160.06
Other real estate	.....	4,500.00	Cashier's checks	125 00	300.30
Due from banks	35,129.98	19,092 22	Time certificates	8,084.55	47,604.15
Cash on hand	4,595.13	2,816.76			
Checks and cash items	124.25	194.10			
Paid out for expenses, etc., in excess of earnings	978.15	1,898.13			
Totals	$55,921.95	$87,064 51	Totals	$55,921.95	$87,064 51

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MILLERS AND TRADERS STATE BANK OF MINNEAPOLIS.

GUY A. THOMAS, President; JOHN PILLSBURY SNYDER, Vice President; O. L. GULBRO, Cashier. Directors—J. H. Foster, E. J. Pickering, Guy A. Thomas, W. P. Christian, B. J. Cassady, C. G. Tenger, John Pillsbury Snyder, John S. Tucker, O. L. Gulbro, all of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$83,706.36	$163,397.29	Capital stock	$40,000.00	$40,000.00
Overdrafts	5.32	19.96	Surplus	8,000 00	8,000.00
Bonds and securities	9,500.00	13,500.00	Undivided profits, net	.....	247.38
Bkg. house, furn. and fix.	2,399.08	3,474.86	Deposits subject to check.	57,343.34	102,132.27
Due from banks	29,655.24	26,832.34	Certified checks	250.00	75.00
Cash on hand	6,058.04	8,163.71	Cashier's checks	1,384.74	3,287.34
Checks and cash items	773.81	4,287.51	Savings deposits	18,496.92	59,044.53
Paid out for expenses, etc., in excess of earnings	1,083.04	.....	Time certificates	7,725.00	6,889.15
Other resources	19.11	.....			
Totals	$133,200.00	$219,675.67	Totals	$133,200.00	$219,675.67

STATE BANK OF SPOONER.

JOSEPH MELONEY, President; M. G. PETERSON, Vice President; J. M. PETERSON, Cashier. Directors—Otto A. Jahnke, of International Falls; John Peterson, Julian M. Peterson, Joseph Meloney, Mrs. J. M. Peterson, all of Spooner.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$23,027.20	$58,832.73	Capital stock	$10,000.00	$10,000.00
Overdrafts	191.43	594.10	Surplus	2,000.00	3,000.00
Bonds and securities	12,686.91	20,551.33	Undivided profits, net	512.32	.....
Bkg. house, furn. and fix.	2,600.00	2,600.00	Notes rediscounted and bills payable	3,074.30	.....
Due from banks	13,869.42	32,247.29	Deposits subject to check.	23,482.59	59,261.82
Cash on hand	2,132.81	1,497.96	Cashier's checks	3,293.44	1,804.40
Checks and cash items	132.79	673.44	Savings deposits	4,179.26	7,522.94
Paid out for expenses, etc., in excess of earnings	.....	827 37	Time certificates	8,098.65	36,235.06
Totals	$54,640.56	$117,824.22	Totals	$54,640.56	$117,824.22

FARMERS STATE BANK OF NEW LONDON.

M. O. OPPEGAARD, President; ANTON STENBAKKEN, Vice President; L. E. COVELL, Cashier. Directors—M. O. Oppegaard, of Minneapolis; J. A. Johnson, of Atwater; P. O. Johnson, of Belgrade; Anton Stenbakken, F. H. Smithson, Ole Ringness, L. E. Covell, all of New London.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$31,139.23	$68,947.50	Capital stock	$12,000.00	$12,000.00
Overdrafts	246.17	94.97	Surplus	2,400.00	2,400.00
Bkg. house, furn. and fix.	1,496.25	6,352.40	Deposits subject to check.	9,180.05	17,973.38
Due from banks	10,524.63	7,554.45	Cashier's checks	404.92	298.59
Cash on hand	2,086 14	3,126.82	Time certificates	22,140.40	54,846 65
Checks and cash items	564.97	607.11			
Paid out for expenses, etc., in excess of earnings	67.98	835.37			
Totals	$46,125.37	$87,518.62	Totals	$46,125.37	$87,518.62

MERCANTILE STATE BANK, MINNEAPOLIS.

W. B. TSCHARNER, President; L. S. SWENSON, Vice President; M. C. TIFFT, Vice President; WM. F. OLSEN, Cashier. Directors—M. J. Dowling, of Olivia; Paul Joerns, of St. Paul; Paul Swenson, of Hopkins; A. V. Hamburg, B. F. Hamey, A. S Hedborg, Frank Heywood, B. N. Schneider, Thomas Skellet, C. A. P. Turner, Platt B. Walker, M. C. Tifft, F. S. Graham, all of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$781,871.13	$1,337,493.60	Capital stock	$300,000.00	$300,000.00
Overdrafts	146.68	177.33	Surplus	60,000.00	60,000 00
Bkg. house, furn. and fix.	24,178 31	23,000.00	Undivided profits, net	2,781.61	13,568.68
Due from banks	63,027.53	305,851.97	Deposits subject to check	472,096.48	891,441.65
Cash on hand	21,022.87	70,646.53	Certified checks	1,609.75	6,275.76
Checks and cash items	43,551 86	52,879.34	Cashier's checks	9,315.39	51,404.35
			Due to banks	34,520.79	162,026 47
			Savings deposits	31,007.52	160,494.79
			Time certificates	22,466.84	144,837.07
Totals	$933,798.38	$1,790,048.77	Totals	$933,798.38	$1,790,048.77

FARMERS STATE BANK OF CLEARBROOK.

M. J. KOLB, President; PETER PETERSON, Vice President; H. A. ENGBRETSON, Cashier. Directors—M. J. Kolb, of Bagley; Peter Peterson, Ole A. Engebretson, B. Brynilson, all of Clearbrook; Frank A. Norquist, of Gonvick.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$13,559 19	$27,961.77	Capital stock	$10,000.00	$10,000.00
Overdrafts	.....	126.39	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	555.24	1,000.24	Deposits subject to check.	3,588.65	9,554.61
Due from banks	1,947.06	2,521.56	Cashier's checks	255.00	301.00
Cash on hand	1,146.85	1,370.84	Savings deposits	.....	956.50
Checks and cash items	42.00	54.41	Time certificates	1,858.28	10,601.78
Paid out for expenses, etc., in excess of earnings	451.59	378 68			
Totals	$17,701.93	$33,413.89	Totals	$17,701.93	$33,413.89

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MEADOWLANDS STATE BANK.

H. P. REED, President; AXEL HANSEN, Vice President; ARTHUR INMAN, Cashier. Directors—H. P. Reed, W. R. Spensley, both of Hibbing; Axel Hansen, Edgar M. Speece, Elvin Speece, all of Meadowlands.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	.....	$7,767.43	Capital stock	$10,000.00	$10,000.00
Bonds and securities	.....	2,000.00	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	.....	9,938 29	Deposits subject to check.	.....	11,121.23
Due from banks	$12,000.00	5,210.02	Savings deposits	.....	920.12
Cash on hand	.....	1,015.65	Time certificates	.....	2,000.00
Paid out for expenses, etc., in excess of earnings	.....	109 96			
Totals	$12,000.00	$26,041.35	Totals	$12,000.00	$26,041.35

FARMERS STATE BANK OF PINE RIVER.

T. H. KIMBALL, President; F. R. ANDERSON, Vice President; G. W. HARRIS, Cashier. Directors—T. H. Kimball, F. R. Anderson, W. H. Jenkins, G. W. Harris, J. P. Brewer, all of Pine River.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$24,306 62	$41,858.02	Capital stock	$12,000.00	$12,000.00
Overdrafts	62.05	638.80	Surplus	3,000.00	3,000.00
Bkg. house, furn. and fix.	157 00	1,196.18	Deposits subject to check.	5,061.67	8,870.63
Other real estate	1,200.00	1,200.00	Time certificates	9,472.00	24,237.71
Due from banks	1,454.50	125.47			
Cash on hand	1,083.62	2,078.84			
Checks and cash items	77.75	295.05			
Paid out for expenses, etc., in excess of earnings	1,192.13	715.98			
Totals	$29,533.67	$48,108.34	Totals	$29,533.67	$48,108.34

CITIZENS STATE BANK OF WOOD LAKE.

J. P. HAUCK, President; L. P. DOLLIFF, Vice President; R. S. WESTBY, Cashier. Directors—Fred Vahl, Albert H. Hall, Erick Johnson, J. P. Hauck, all of Wood Lake; L. P. Dolliff, of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$15,480.39	$44,993.65	Capital stock	$15,000.00	$15,000.00
Overdrafts	5.13	424.87	Surplus	3,000.00	3,000.00
Bkg. house, furn. and fix.	1,173.18	7,335 02	Deposits subject to check.	6,144.78	14,566.50
Other real estate	700.00	.....	Cashier's checks	90.00	181.00
Due from banks	14,383.63	11,067.45	Time certificates	13,955.52	38,543.14
Cash on hand	5,572.55	6,327.56			
Checks and cash items	96.76	33.75			
Paid out for expenses, etc., in excess of earnings	778.66	1,108.34			
Totals	$38,190 30	$71,290.64	Totals	$38,190 30	$71,290.64

FARMERS AND MERCHANTS STATE BANK OF APPLETON.

H. K. HELSETH, President; J. C. BEHLEN, Vice President; W. E. BOIE, Cashier. Directors—H. K. Helseth, F. J. Skillman, J. C. Behlen, O. B. Carlson, J. Watterston, R. H. Ehrenberg, E. J. Fletcher, all of Appleton.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$69,475.01	$176,855.41	Capital stock	$20,000.00	$20,000.00
Overdrafts	18.37	375.57	Surplus	5,000.00	5,000.00
Bkg house, furn. and fix.	1,065.43	1,701.86	Deposits subject to check.	28,032.81	55,164.21
Due from banks	22,614.51	33,805.88	Cashier's checks	136.04	2,440.40
Cash on hand	4,385.90	5,139.02	Savings deposits	547.95	1,523.14
Checks and cash items	40.63	1,675.91	Time certificates	46,011.46	137,643.87
Paid out for expenses, etc., in excess of earnings	2,128.41	2,217.97			
Totals	$99,728.26	$221,771.62	Totals	$99,728.26	$221,771.62

FARMERS STATE BANK OF KARLSTAD.

C. R. GILLESPIE, President; S. ERICKSON, Vice President; D. S. ANDREASEN, Cashier. Directors—C. R. Gillespie, of Stephen; S. Erickson, K. Hodne, D. S. Andreason, all of Karlstad; C. J. Backus, of St. Paul.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$24,473 45	$59,218.90	Capital stock	$10,000.00	$10,000.00
Overdrafts	.....	223.32	Surplus	2,500.00	2,500.00
Bkg. house, furn. and fix.	1,629.66	2,137.00	Notes rediscounted and bills payable	1,000.00	9,000.00
Due from banks	4,944.26	7,116.02	Deposits subject to check.	8,929.79	23,380.35
Cash on hand	1,713.60	1,321.69	Cashier's checks	412.70	125.00
Checks and cash items	181.85	63.07	Savings deposits	586.36	808 06
Paid out for expenses, etc., in excess of earnings	77.06	961 31	Time certificates	9,591.03	25,227.90
Totals	$33,019.88	$71,041.31	Totals	$33,019.88	$71,041.31

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FIRST STATE BANK OF MERIDEN.

J. H. C. SCHULDT, President; S. W. KINYON, Vice President; FRED FETTE, Cashier. Directors—C. H. Wilker, Peter Moe, S. W. Kinyon, all of Owatonna; Frank Domy, J. H. C. Schuldt, Fred Fette, H. J. Luhmann, all of Meriden.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	.....	$53,431.50	Capital stock	$10,000.00	$10,000.00
Bkg. house, furn. and fix.	.....	4,033.00	Surplus	2,000.00	2,000.00
Due from banks	$12,000.00	6,824 56	Deposits subject to check.	.....	30,480.23
Cash on hand	.....	2,654.65	Cashier's checks	.....	2,691.55
Checks and cash items	.....	149.02	Savings deposits	.....	154.33
Paid out for expenses, etc., in excess of earnings	.....	679.58	Time certificates	.....	22,446.20
Totals	$12,000.00	$67,772.31	Totals	$12,000.00	$67,772.31

FARMERS STATE BANK OF GREEN VALLEY.

H. J. TILLEMANS, President; A. J. KILE, Vice President; C. E. ERICKSON, Cashier. Directors—H. J. Tillemans, A. J. Kile, John Tillemans, S. B. Erickson, all of Minneota; C. E. Erickson, of Green Valley.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$18,797.06	$39,237.88	Capital stock	$10,000.00	$10,000.00
Overdrafts	9.02	84.11	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	1,439.95	1,650.95	Undivided profits, net	144.16	606.75
Due from banks	7,044 71	11,463.72	Deposits subject to check.	8,171.78	14,272.94
Cash on hand	728 25	1,000.76	Cashier's checks	1,111.01	50.00
Checks and cash items	3.00	56.20	Time certificates	6,595.04	26,563.93
Totals	$28,021.99	$53,493.62	Totals	$28,021.99	$53,493.62

STURGEON LAKE STATE BANK.

I. W. BOUCK, President; G. H. CUNNINGHAM, Vice President; M. A. WHISLER, Cashier. Directors—I. W. Bouck, of Royalton; G. H. Cunningham, M. A. Whisler, both of Sturgeon Lake; C. J. Dodge, of Moose Lake; Fred W. Hales, of St. Paul.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$12,094.10	$36,782 33	Capital stock	$10,000.00	$10,000.00
Bkg. house, furn. and fix.	1,991.00	2,964.67	Surplus	2,000.00	2,000.00
Other real estate	.....	500.00	Deposits subject to check.	8,407.70	30,222.05
Due from banks	7,147.50	5,485.77	Cashier's checks	114.85	317.45
Cash on hand	863.67	2,948.14	Due to banks	.....	99.85
Checks and cash items	29.65	.....	Savings deposits	97.62	687.53
Paid out for expenses, etc., in excess of earnings	174 25	549.50	Time certificates	1,680.00	5,903.53
Totals	$22,300.17	$49,230.41	Totals	$22,300.17	$49,230.41

FARMERS STATE BANK OF MURDOCK.

ALFRED LARSON, President; MIKE WALSH, Vice President; LEONARD BERGSTROM, Cashier. Directors—Theo. O. Frederickson, Alfred Larson, Mike Walsh, Leonard Bergstrom, J. P. Thornton, John L. Yost, all of Murdock; Julius Thorson, of Benson.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$40,668.54	$91,671.43	Capital stock	$20,000.00	$20,000.00
Overdrafts	36.05	1,214.06	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	4,472.40	8,447.82	Deposits subject to check.	11,448.09	29,205.90
Due from banks	17,096.90	15,900.43	Cashier's checks	650.00	410.92
Cash on hand	4,270.09	3,078.34	Savings deposits	68.88	639.95
Checks and cash items	39.57	638.80	Time certificates	30,535.98	66,479.86
Paid out for expenses, etc., in excess of earnings	1,033 40	742.00			
Other resources	86 00	43.75			
Totals	$67,702.95	$121,736.63	Totals	$67,702.95	$121,736.63

FARMERS STATE BANK OF FRONTENAC.

ROY QUIMBY, President; JOHN HOFFMAN, Vice President; R. J. PETERSON, Cashier. Directors—Anton Schafer, Fred J. Wohlers, both of Lake City; Albert Schmidt, A. R. Santelmann, F. C. Koehn, John Hoffman, all of Frontenac; Roy Quimby, of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$17,758.51	$56,784.21	Capital stock	$10,000.00	$10,000.00
Overdrafts	.....	7.46	Surplus	2,500.00	2,500.00
Bkg. house, furn. and fix.	4,848.87	5,326.81	Deposits subject to check.	4,943.78	12,640.11
Due from banks	5,300.53	7,060.53	Demand certificates	.....	2,442.45
Cash on hand	1,573.40	1,452.31	Cashier's checks	2,441.27	2,262.72
Checks and cash items	1,492.18	2,776 94	Savings deposits	1,145 20	5,644.49
Paid out for expenses, etc., in excess in earnings	324.63	345.82	Time certificates	10,267.87	38,264 31
Totals	$31,298.12	$73,754 08	Totals	$31,298.12	$73,754 08

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FARMERS STATE BANK OF LYLE.

B. F. MULDOWN, President; R. C. RUSTAD, Vice President; CHAS. VOLSTAD, Cashier. Directors—B. F. Muldown, R. C. Rustad, Chas. Volstad, K. L. Leidall, Adam Duerst, Ed. D. Nelson, Herman Lerud, all of Lyle.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$17,716.06	$63,487.69	Capital stock	$15,000.00	$15,000.00
Overdrafts	875.57	663.75	Surplus	3,000.00	3,000 00
Bkg. house, furn. and fix.	847.78	5,249.42	Undivided profits, net	.....	277.73
Other real estate	950.00	.....	Deposits subject to check.	13,395 27	20,488.53
Due from banks	19,304.09	1,138 02	Cashier's checks	.....	297.85
Cash on hand	2,601.10	2,286.45	Due to banks	162.29	1,934.12
Checks and cash items	.....	70.85	Savings deposits	.....	4,248 32
Paid out for expenses, etc., in excess of earnings	10.46	.....	Time certificates	10,747.50	27,649.63
Totals	$42,305.06	$72,896.18	Totals	$42,305.06	$72,896.18

FARMERS STATE BANK OF KETTLE RIVER.

S. A. JACOBSON, President; F. J. WILSON, Vice President; JOHN H. MATTSON, Cashier. Directors—S. A. Jacobson, C. J. Dodge, both of Moose Lake; F. J. Wilson, John H. Mattson, both of Kettle River; F. W. Hales, of St. Paul.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$13,552.73	$22,755.79	Capital stock	$10,000.00	$10,000.00
Overdrafts	.....	10.00	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	1,200.00	1,340.00	Undivided profits, net	35.20	544.02
Due from banks	3,472.53	3,452.08	Deposits subject to check.	4,572.41	9,555 72
Cash on hand	799.86	407.55	Cashier's checks	1,720.00	574.90
Checks and cash items	363.49	388.93	Time certificates	1,061.00	5,679.71
Totals	$19,388.61	$28,354.35	Totals	$19,388.61	$28,354.35

STATE BANK OF BELGRADE.

A. LINDERHOLM, President; C. M. IVERSLIE, Vice President; J. W. KOETTER, Cashier. Directors—A. Linderholm, C. M. Iverslie, J. W. Koetter, all of Belgrade.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$23,058 75	$66,965.23	Capital stock	$15,000.00	$15,000.00
Overdrafts	.....	330.92	Surplus	3,000.00	3,000.00
Bkg. house, furn. and fix.	115.50	1,158.63	Undivided profits, net	.....	842.72
Due from banks	7,160 79	14,434.44	Deposits subject to check.	9,204.52	22,086 30
Cash on hand	2,994.38	2,521.18	Cashier's checks	200.00	1,240.00
Checks and cash items	759.46	133.61	Time certificates	7,038 26	43,374.99
Paid out for expenses, etc., in excess of earnings	353.90	.....			
Totals	$34,442.78	$85,544.01	Totals	$34,442.78	$85,544.01

LAKE STREET STATE BANK OF MINNEAPOLIS.

W. R. O'HEARN, President; J. B. NEEL, Vice President; FRED RYDER, Cashier. Directors—Henry Horstkorta, J. R. Hartzell, Alonzo Phillips, I. F. Cotton, J. B. Neel, Harry O'Hearn, J. B. Lindsay, H. S. Berge, Fred Ryder, W. R. O'Hearn, all of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$2,600.00	$59,611.74	Capital stock	$25,000.00	$25,000.00
Bonds and securities	3,045.00	1,206.39	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	6,935.00	11,767.38	Deposits subject to check	.....	48,217.26
Due from banks	17,377.00	22,853.00	Certified checks	.....	39.25
Cash on hand	.....	8,088.45	Cashier's checks	.....	1,193.74
Paid out for expenses, etc., in excess of earnings	43.00	2,515.23	Saving deposits	.....	24,736.94
			Time certificates	.....	1,855.00
Totals	$30,000.00	$106,042.19	Totals	$30,000.00	$106,042.19

FARMERS STATE BANK OF RADIUM.

A. N. DRAKE, President; R. B. BALLARD, Vice President; WM. F. FINCH, Cashier. Directors—A. N. Drake, R. B. Ballard, Geo. C. Jones, all of Minneapolis; Wm. F. Finch, G. E. Finch, both of Radium.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$7,803.80	$25,603.50	Capital stock	$10,000.00	$10,000.00
Overdrafts	.....	366.61	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	3,022.89	2,544.04	Deposits subject to check	4,734.92	10,794.31
Other real estate	425.00	.....	Certified checks	.....	113.33
Due from banks	4,303.10	3,888.36	Time certificates	14.00	12,067.82
Cash on hand	677.22	560.33			
Checks and cash items	98.75	96.55			
Paid out for expenses, etc., in excess of earnings	418.16	1,916.07			
Totals	$16,748 92	$34,975.46	Totals	$16,748.92	$34,975.46

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FARMERS STATE BANK OF JEFFERS.

J. H. DICKMAN, President; D. A. LAHART, Vice President; A. W. MERTENS, Vice President; C. E. PERKINS, Cashier. Directors—J. H. Dickman, D. A. Lahart, both of Mountain Lake; A. W. Mertens, Chas. Herring, C. E. Perkins, all of Jeffers; Nic Meyers, H. A. Senst, both of Sanborn.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$11,298.57	$70,028 79	Capital stock	$15,000.00	$15,000 00
Overdrafts	59.31	291.71	Surplus	3,000.00	3,000.00
Bkg. house, furn. and fix.	2,651 33	6,233.68	Notes rediscounted and bills payable	.....	7,000.00
Other real estate	1,020.00	.....	Deposits subject to check	6,152.25	24,424 40
Due from banks	11,571.87	4,197.17	Cashier's checks	.....	133.99
Cash on hand	3,038.76	1,434.42	Due to banks	.....	2,000.00
Checks and cash items	148.54	270.32	Savings deposits	.....	610.72
Paid out for expenses, etc., in excess of earnings	422.20	1,158.49	Time certificates	6,058.43	31,445.47
Totals	$30,210.68	$83,614.58	Totals	$30,210.68	$83,614.58

CITIZENS STATE BANK OF SAUK RAPIDS.

JOHN WERTIN, President; THOS. G. SCHAEFER, Vice President; FRANK J. THUL, Cashier. Directors—John Wertin, Geo. M. Schaefer, Peter Kraker, Andrew Peternell, all of Albany; August Agather, Thos. G. Schaefer, both of Sauk Rapids.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, 16
Loans and discounts	.....	$48,849.57	Capital stock	$20,000.00	$20,000.00
Overdrafts	.....	5.67	Surplus	4,000.00	4,000.00
Bonds and securities	.....	4,077.94	Deposits subject to check	.....	23,058 58
Bkg. house, furn. and fix.	.....	11,285.79	Cashier's checks	.....	711.46
Due from banks	24,000.00	14,555.11	Savings deposits	.....	9,151 48
Cash on hand	.....	3,205.52	Time certificates	.....	27,148.67
Checks and cash items	.....	448.18			
Paid out for expenses, etc., in excess of earnings	.....	1,621.38			
Other resources	.....	21.03			
Totals	$24,000.00	$84,070.19	Totals	$24,000.00	$84,070.19

FARMERS STATE BANK OF OLIVIA.

C. A. KUSKE, President; HENRY FEHR, Vice President; E. L. TERRY, Cashier. Directors—C. A. Kuske, Henry Fehr, L. J. Kuske, Julius Hiencke, E. L. Terry, all of Olivia.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$7,983.85	$46,450.25	Capital stock	$15,000.00	$15,000.00
Overdrafts	.....	235.55	Surplus	3,750.00	3,750.00
Bkg. house, furn. and fix.	25 00	2,020.31	Undivided profits, net	.....	387.57
Due from banks	12,426.07	5,309.50	Deposits subject to check	3,993 59	16,811.03
Cash on hand	2,594.76	1,815.62	Cashier's checks	415.60	1,176.68
Checks and cash items	110.97	349.15	Time certificates	10.00	19,055.10
Paid out for expenses, etc., in excess of earnings	28.54	.....			
Totals	$23,169.19	$56,180.38	Totals	$23,169.19	$56,180.38

FARMERS STATE BANK OF BUFFALO LAKE.

C. A. KUSKE, President; G. H. WERNER, Vice President; NAT. C. KUSKE, Cashier. Directors—C. A. Kuske, of Olivia; G. H. Werner, Andrew Winkler, Herman Stark, H. L. Reep, all of Buffalo Lake.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$13,295.20	$25,546.83	Capital stock	$10,000.00	$10,000 00
Overdrafts	.....	70.75	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	2,000.00	1,749 90	Deposits subject to check	9,772.57	9,386.98
Due from banks	6,104.16	11,383.14	Cashier's checks	390.00	783.70
Cash on hand	3,356.44	1,560.02	Time certificates	4,079.00	18,584.14
Checks and cash items	1,299.82	.....			
Paid out for expenses, etc., in excess of earnings	185.95	345.39			
Other resources	.....	98.79			
Totals	$26,241.57	$40,754.82	Totals	$26,241.57	$40,754.82

FARMERS STATE BANK OF GARY.

G. O. EEG, President; M. E. DAHL, Vice President; A. ELLERAAS, Cashier. Directors—M. E. Dahl, of Twin Valley; G. O. Eeg, Halvor Lee, Ole Hamre, Nels Strom, all of Gary.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$5,313.34	$47,083.69	Capital stock	$10,000.00	$10,000.00
Overdrafts	.....	401.15	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	3,338.16	5,775.27	Deposits subject to check	3,733.73	22,324.15
Due from banks	6,975.00	894.55	Cashier's checks	1,300.00	1,500 00
Cash on hand	1,849.33	2,145.05	Due to banks	.....	1,230.15
Checks and cash items	524.50	775.87	Time certificates	1,000.00	20,693.25
Paid out for expenses, etc., in excess of earnings	33.40	671 97			
Totals	$18,033.73	$57,747.55	Totals	$18,033.73	$57,747.55

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FARMERS STATE BANK OF GRYGLA.

J. A. DUFFY, President; LEVI HAWKINS, Vice President; C. E. BALLARD, Cashier. Directors—J. A. Duffy, of Red Lake Falls; O. A. Naplin, J. P. Curtis, George W. Walker, of Thief River Falls; C. E. Ballard, Levi Hawkins, J. A. Sandberg, all of Grygla.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$1,605.00	$43,086.30	Capital stock	$10,000.00	$10,000.00
Overdrafts	.....	62.02	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	1,312.77	2,817.15	Notes rediscounted and bills payable	.....	6,000.00
Due from banks	10,242.79	2,421.86	Deposits subject to check	1,814.92	12,822.33
Cash on hand	382.36	718.72	Cashier's checks	.....	169.86
Checks and cash items	.....	1,353.05	Time certificates	.....	20,753.86
Paid out for expenses, etc., in excess of earnings	272.00	1,286.95			
Totals	$13,814.92	$51,746.05	Totals	$13,814.92	$51,746.05

FARMERS AND MERCHANTS STATE BANK OF BELGRADE.

C. A. CHENEY, President; W. E. McCULLOUGH, Vice President; F. J. McCULLOUGH, Cashier. Directors—C. A. Cheney, W. E. McCullough, both of Minneapolis; F. J. McCullough, of Belgrade.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$3,188.11	$21,180.50	Capital stock	$10,000.00	$10,000.00
Overdrafts	.....	43.10	Surplus	2,000.00	2,000.00
Bkg. house, furn. and fix.	.....	2,579.00	Notes rediscounted and bills payable	.....	2,000.00
Due from banks	10,722.90	352.86	Deposits subject to check.	4,959.38	5,614.29
Cash on hand	3,371.77	1,851.55	Cashier's checks	61.75	700.19
Checks and cash items	.....	37.38	Time certificates	565.00	7,440.98
Paid out for expenses, etc., in excess of earnings	303.35	1,181.07			
Totals	$17,586.13	$27,755.46	Totals	$17,586.13	$27,755.46

26TH STREET STATE BANK OF MINNEAPOLIS.

T. K. KELLY, President; G. R. MORRISSEY, Vice President; H. C. KEMP, Cashier. Directors—Geo. H. Selover, Dr. L. O. Dart, H. J. Hage, T. K. Kelly, H. C. Kemp, T. N. Kenyon, T. A. Loveland, James McDonald, G. R. Morrissey, Kirby T. Snyder, T. J. Stevenson, all of Minneapolis.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$18,678.65	$125,019.32	Capital stock	$25,000.00	$25,000.00
Overdrafts	.....	442.66	Surplus	5,000.00	5,000.00
Bkg. house, furn. and fix.	1,162.75	3,321.21	Undivided profits, net	.....	2,020.67
Due from banks	27,795.39	22,524.27	Deposits subject to check	22,007.43	82,739.02
Cash on hand	4,784.26	6,586.10	Certified checks	100.00	82.40
Checks and cash items	.....	65.00	Cashier's checks	5.60	934.49
Paid out for expenses, etc., in excess of earnings	339.98	.....	Savings deposits	368.00	33,877.14
			Time certificates	280.00	8,304.84
Totals	$52,761.03	$157,958.56	Totals	$52,761.03	$157,958.56

KERRICK STATE BANK.

M. BULLIS, President; W. P. HOGAN, Vice President; JAS. H. HOGAN, Cashier. Directors—M. Bullis, of Sandstone; John A. Smith, of Minneapolis; W. P. Hogan, E. M. Berset, Jas. H. Hogan, all of Kerrick.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$6,396.52	$36,247.65	Capital stock	$10,000.00	$10,000.00
Bkg. house, furn. and fix.	4,093.13	5,106.11	Surplus	2,000.00	2,000.00
Due from banks	8,526.49	4,051.32	Undivided profits, net	.....	807.00
Cash on hand	1,125.26	1,341.92	Notes rediscounted and bills payable	.....	4,000.00
Checks and cash items	13.83	1,143.43	Deposits subject to check	6,328.56	21,958.34
Paid out for expenses, etc., in excess of earnings	303.40	.....	Certified checks	510.00	.....
			Cashier's checks	1,093.07	258.73
			Due to banks	.....	63.60
			Savings deposits	320.70	889.99
			Time certificates	206.30	7,912.77
Totals	$20,458.63	$47,890.43	Totals	$20,458.63	$47,890.43

WESTERN STATE BANK OF ST. PAUL.

H. C. HERTZ, President; C. H. LINDEKE, JR., Vice President; C. W. DIXON, Cashier. Directors—W. A. Miller, P. O. Skoglund, C. H. Lindeke, Jr., A. W. Cannon, H. C. Hertz, C. W. Dixon, all of St. Paul; H. A. Warner, of White Bear Lake.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	.....	$128,545.72	Capital stock	$25,000.00	$25,000.00
Overdrafts	.....	8.88	Surplus	5,000.00	5,000.00
Bonds and securities	.....	2,000.00	Deposits subject to check	.....	101,959.24
Bkg. house, furn. and fix.	.....	4,157.50	Cashier's checks	.....	1,821.17
Due from banks	$30,000.00	42,328.04	Due to banks	.....	21,191.72
Cash on hand	.....	8,331.01	Savings deposits	.....	24,775.43
Paid out for expenses, etc., in excess of earnings	.....	339.16	Time certificates	.....	5,962.75
Totals	$30,000.00	$185,710.31	Totals	$30,000.00	$185,710.31

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WHITE ROCK STATE BANK.

G. O. MILLER, President; P. A. PETERSON, Vice President; T. E. OLSON, Cashier. Directors—G. O. Miller, P. A. Peterson, T. E. Olson, all of Cannon Falls; E. P. Erickson, G. B. Gustafson, both of Goodhue.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts		$23,036.45	Capital stock	$10,000.00	$10,000.00
Bkg. house, furn. and fix.		4,300.00	Surplus	2,000.00	2,000.00
Due from banks	$12,000.00	3,588.13	Deposits subject to check		10,937.79
Cash on hand		2,157.67	Cashier's checks		80 00
Paid out for expenses, etc., in excess of earnings		136.14	Savings deposits		64.45
			Time certificates		10,136.15
Totals	$12,000.00	$33,218.39	Totals	$12,000.00	$33,218.39

UNIVERSITY STATE BANK OF MINNEAPOLIS.

WOODBURY F. ANDREWS, President; WM. VIESSELMAN, Vice President; J. F. ZEIDLER, Cashier. Directors—Woodbury F. Andrews, A. D. Gaines, J. F. Zeidler, Frank J. Pesek, Frank Nelson, F. E. Van Tilburg, Wm. Viesselman, F. R. Noble, E. E. Ellertson, John A. Loe, C. O. Ness, M. P. Buzzell, H. G. Foote, A. B. Wilder, J. W. Bryant, all of Minneapolis.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$134,604.86	Capital stock	$25,000.00
Overdrafts	232.34	Surplus	5,000.00
Bonds and securities	4,000.00	Deposits subject to check	76,800.14
Banking house, furniture and fixtures.	6,850.00	Certified checks	1,825.00
Due from banks	18,514 79	Cashier's checks	2,938.00
Cash on hand	4,971.95	Due to banks	4,270.01
Checks and cash items	822.89	Savings deposits	37,468.51
Paid out for expenses, etc., in excess of earnings	500.42	Time certificates	17,195.59
Total	$170,497.25	Total	$170,497.25

FARMERS AND MERCHANTS STATE BANK OF FERGUS FALLS.

O. C. BOYUM, President; M. BENSON, Vice President; G. F. SCHACKEL, Vice President; T. M. ALEXANDER, Cashier. Directors—O. C. Boyum, of Slayton; M. Benson, C. D. Baker, G. F. Schackel, T. M. Alexander, all of Fergus Falls.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$92,586.59	Capital stock	$25,000.00
Overdrafts	639.37	Surplus	5,000.00
Banking house, furniture and fixtures.	3,600.00	Undivided profits, net	55.53
Due from banks	33,309.13	Notes rediscounted and bills payable	10,000.00
Cash on hand	7,140.04	Deposits subject to check	74,583 00
Checks and cash items	627.19	Cashier's checks	323 49
Other resources	34.67	Savings deposits	4,389.61
		Time certificates	18,585.36
Total	$137,936.99	Total	$137,936.99

FIRST STATE BANK OF LOCKHART.

D. C. JONES, President; NORMAN HANSON, Vice President; A. P. HEINEN, Cashier. Directors—D. C. Jones, Lambert Roesch, both of Ada; J. W. G. Anderson, of Shelly; Norman Hanson, of Fertile; A. P. Heinen, of Lockhart.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$39,626.74	Capital stock	$10,000.00
Overdrafts	31.14	Surplus	2,000.00
Bonds and securities	82.65	Deposits subject to check	18,115.75
Banking house, furniture and fixtures.	3,650.21	Cashier's checks	657.45
Due from banks	4,238.48	Time certificates	19,380.50
Cash on hand	1,345.11		
Checks and cash items	49.75		
Paid out for expenses, etc., in excess of earnings	1,129.62		
Total	$50,153.70	Total	$50,153.70

MARKVILLE STATE BANK.

M. BULLIS, President; JOHN A. SMITH, Vice President; M. J. SCOVILLE, Cashier. Directors—M. Bullis, of Sandstone; J. F. Brunner, of Cloverton; John A. Smith, of Minneapolis; P. A. Olson, Geo. M. Wage, of Markville.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$45,332.73	Capital stock	$10,000.00
Banking house, furniture and fixtures.	5,258.51	Surplus	2,000.00
Due from banks	7,540.13	Undivided profits, net	1,230 58
Cash on hand	917.00	Deposits subject to check	26,156 82
Checks and cash items	53.46	Cashier's checks	896.62
		Due to banks	8,834.11
		Time certificates	9,983.70
Total	$59,101.83	Total	$59,101.83

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FARMERS STATE BANK OF ROTHSAY.

F. J. EVANS, President: T. K. BRYE, Vice President; O. F. GRANGAARD, Cashier. Directors—F. J. Evans, J. S. Ulland, both of Fergus Falls; T. K. Brye, T. E. Moen, O. F. Grangaard, all of Rothsay.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$69,765.25	Capital stock	$15,000 00
Overdrafts	3.25	Surplus	3,000.00
Banking house, furniture and fixtures	9,539.85	Undivided profits, net	224.95
Due from banks	10,787.53	Deposits subject to check	16,198.62
Cash on hand	3,077.21	Cashier's checks	542.33
Checks and cash items	19.87	Time certificates	58,244.06
Other resources	17.00		
Total	$93,209.96	Total	$93,209.96

FARMERS STATE BANK OF CARLISLE.

HENRY G. DAHL, President; FRANK FJESTAD, Vice President; THEO. FOSSEN, Cashier. Directors—Henry G. Dahl, F. J. Evans, both of Fergus Falls; Frank Fjestad, Peter Loken, Albert Hexum, Theo. Fossen, Henry Haldorson, all of Carlisle.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$52,792.17	Capital stock	$10,000.00
Overdrafts	157.38	Surplus	2,000.00
Banking house, furniture and fixtures	4,891.00	Deposits subject to check	15,938.13
Due from banks	11,642.73	Cashier's checks	490.32
Cash on hand	2,002.57	Time certificates	43,946.56
Checks and cash items	71.60		
Paid out for expenses, etc., in excess of earnings	809.56		
Other resources	8.00		
Total	$72,375.01	Total	$72,375.01

FARMERS STATE BANK OF BONGARDS.

HENRY L. SIMONS, President; HENRY MATTFELD, Vice President; ELLIS C. THOMAS, Cashier. Directors—Henry L. Simons, of Glencoe; Henry Mattfeld, of Cologne; F. S. Mayer, of Young America.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$50,154.37	Capital stock	$10,000 00
Overdrafts	7.50	Surplus	2,000.00
Banking house, furniture and fixtures	2,301 06	Undivided profits, net	251.38
Due from banks	4,730.58	Deposits subject to check	17,698.77
Cash on hand	2,025.12	Cashier's checks	142.50
		Savings deposits	1,603.40
		Time certificates	27,522.58
Total	$59,218.63	Total	$59,218.63

PEOPLES STATE BANK OF CANNON FALLS.

P. A. PETERSON, President; P. J. MEISCH, Vice President; A. J. LEE, Cashier. Directors—Joseph O. Flom, of Dennison; O. T. Helgren, John Oleson, J. E Johnson, P. A. Peterson, A. J. Lee, W. N. Wilkerson, Nels Mattson, all of Cannon Falls; P. J. Meisch, of Hastings.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$86,133.50	Capital stock	$25,000.00
Overdrafts	.05	Surplus	5,000.00
Banking house, furniture and fixtures	3,776.68	Deposits subject to check	22,115.28
Due from banks	19,451 83	Cashier's checks	1,212.50
Cash on hand	1,693.84	Time certificates	58,526.77
Checks and cash items	115.88		
Paid out for expenses, etc., in excess of earnings	682.77		
Total	$111,854.55	Total	$111,854.55

CALLAWAY STATE BANK.

L. M. HOAG, President: D. N. WINTON, Vice President; ALBERT LONSON, Cashier. Directors—C. J. Winton, D. N. Winton, L. M. Hoag, all of Minneapolis; W. H. Frederick, of Thief River Falls, Albert Lonson, of Callaway.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$23,679.69	Capital stock	$10,000.00
Overdrafts	72.48	Surplus	2,000.00
Banking house, furniture and fixtures	1,144.90	Notes rediscounted and bills payable	2,500.00
Due from banks	1,542.58	Deposits subject to check	5,274.56
Cash on hand	1,127 51	Time certificates	11,248.00
Checks and cash items	99.50		
Paid out for expenses, etc., in excess of earnings	3,355 90		
Total	$31,022 56	Total	$31,022 56

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FARMERS STATE BANK OF BROOTEN.

W. E. McCULLOUGH, President; C. A. CHENEY, Vice President; M. F. REINE, Vice President; DAN S. RILEY, Cashier. Directors—W. E. McCullough, C. A. Cheney, both of Minneapolis; M. F. Reine, Dan S. Riley, W. J. Ryff, all of Brooten.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$50,896.41	Capital stock	$10,000.00
Overdrafts	176.13	Surplus	2,000.00
Bonds and securities	53.74	Undivided profits, net	820.20
Banking house, furniture and fixtures	1,230.84	Notes rediscounted and bills payable	7,500,00
Due from banks	9,733 13	Deposits subject to check	16,224.50
Cash on hand	2,135.20	Demand certificates	175.00
Checks and cash items	834.39	Cashier's checks	1,211.57
		Due to banks	1,000.00
		Time certificates	26,128.57
Total	$65,059.84	Total	$65,059.84

FARMERS STATE BANK OF BREWSTER.

F. J. JOHNSON, President; W. C. THOM, Vice President; H. C. RICHARDSON, Cashier. Directors—F. J. Johnson, W. C. Thom, H. E. Whipkey, A. G. Thom, all of Rushmore; H. C. Richardson, of Brewster.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$26,341.77	Capital stock	$30,000.00
Overdrafts	.80	Surplus	3,000.00
Banking house, furniture and fixtures	6,067.78	Deposits subject to check	9,845.34
Due from banks	2,031.55	Cashier's checks	16.70
Cash on hand	857.16	Time certificates	8,733.54
Checks and cash items	182.95		
Paid out for expenses, etc., in excess of earnings	1,113.57		
Total	$36,595.58	Total	$36,595.58

FARMERS STATE BANK OF ST. HILAIRE.

K. O. GIGSTAD, President; HENRY DAHLEN, Vice President; J. S. ROY, Vice President; OLAF AABERG, Cashier. Directors—K. K. Gigstad, J. S. Roy, Cephas Swanson, A. S. Wilson, A. H. Pitkin, Olaf Aaberg, all of St. Hilaire; Henry S. Dahlen, of Thief River Falls.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$37,976.61	Capital stock	$12,000.00
Overdrafts	22 82	Surplus	2,400.00
Banking house, furniture and fixtures	5,829.21	Deposits subject to check	16,942.86
Due from banks	12,821 29	Cashier's checks	154.68
Cash on hand	1,995.25	Time certificates	28,732.45
Checks and cash items	632.50		
Paid out for expenses, etc., in excess of earnings	952.31		
Total	$60,229.99	Total	$60,229.99

FARMERS STATE BANK OF SIMPSON.

GEO. BOSTWICK, President; J. L. CONLEY, Vice President; C. C. BOLEWINE, Cashier. Directors—Geo. Bostwick, J. L. Conley, Jno. Fox, H. D. Campion, F. E. Elliott, T. E. Kennedy, C. C. Bolewine, all of Simpson.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$27,605.17	Capital stock	$10,000.00
Overdrafts	333 85	Surplus	2,000.00
Banking house, furniture and fixtures	4,819.22	Undivided profits, net	807.41
Due from banks	539 60	Deposits subject to check	11,428.97
Cash on hand	982.01	Cashier's checks	123.60
Checks and cash items	2,408.91	Due to banks	523.87
Paid out for expenses, etc., in excess of earnings	1,398.96	Savings deposits	3,339 66
		Time certificates	9,864.21
Total	$38,087.72	Total	$38,087.72

ST. LOUIS PARK STATE BANK.

ROY QUIMBY, President; L. W. FULLER, Vice President; ROY JOHNSON, Cashier. Directors—Roy Quimby, of Minneapolis; L. W. Fuller, J. A. Johnson, V. E. Johnson, A. H. H. Anderson, L. M. Larson, all of St. Louis Park; Paul Wind, of Edina.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$39,415 67	Capital stock	$20,000.00
Overdrafts	250.46	Surplus	4,000.00
Banking house, furniture and fixtures	7,401.61	Notes rediscounted and bills payable	1,500.00
Cash on hand	2,378.12	Deposits subject to check	15,875.30
Checks and cash items	354.51	Cashier's checks	84 75
Paid out for expenses, etc., in excess of earnings	924.77	Due to banks	17.23
		Savings deposits	8,922 86
		Time certificates	325.00
Total	$50,725.14	Total	$50,725.14

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STATE BANK OF HADLEY.

C. E. DINEHART, President; B. H. LARSON, Vice President; F. D. WECK, Cashier. Directors—C. E. Dinehart, F. D. Weck, H. S. Holt, B. I Weld, all of Slayton; B. H. Larson, Fred Ost, both of Hadley.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$44,957.74	Capital stock	$16,000 00
Overdrafts	854.39	Surplus	3,200.00
Banking house, furniture and fixtures	6,783 59	Deposits subject to check	29,858 33
Due from banks	21,209.43	Time certificates	32,791.84
Cash on hand	4,993.21		
Checks and cash items	2,474.25		
Paid out for expenses, etc., in excess of earnings	577.63		
Total	$81,850.17	Total	$81,850.17

FARMERS STATE BANK OF GATZKE.

H. L. MELGAARD, President; A. C. KVENNES, Vice President; S. O. OSTGAARD, Cashier. Directors—H. L. Melgaard, C. G. Moline, both of Argyle; A. C. Kvennes, of Middle River; A. D. Stephens, of Crookston.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$16,835 47	Capital stock	$10,000.00
Overdrafts	2.62	Surplus	2,000 00
Banking house, furniture and fixtures.	2,018.57	Deposits subject to check	5,478.46
Due from banks	4,321.87	Cashier's checks	777 50
Cash on hand	766.96	Time certificates	6,289.44
Checks and cash items	128.09		
Paid out for expenses, etc., in excess of earnings	471.82		
Total	$24,545.40	Total	$24,545.40

CITIZENS STATE BANK OF ST. PAUL.

D. D. CLARK, President; GEORGE DREDGE, Vice President; E. P. MOORHEAD, Vice President; HARRY A. DEZELL, Cashier. Directors—Joseph Johnson, Frank S. Dowe, John A. Healy, E. J. Wall, D D. Clark, Harry A. Dezell, all of St. Paul; George Dredge, E. P. Moorhead, both of Minneapolis.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$105,547.17	Capital stock	$25,000.00
Overdrafts	17.93	Surplus	5,000.00
Banking house, furniture and fixtures.	5,676.20	Deposits subject to check	60,861 28
Due from banks	13,312.10	Cashier's checks	2,633.00
Cash on hand	5,235.59	Savings deposits	22,398.42
Checks and cash items	14.68	Time certificates	16,535.60
Paid out for expenses, etc., in excess of earnings	2,624.63		
Total	$132,428.30	Total	$132,428.30

FARMERS AND MERCHANTS STATE BANK OF MILAN.

J. S. JOHNSON, President; A. J. JOHNSON, Vice President; L. O. JOHNSON, Cashier. Directors—J. S. Johnson, A. J. Johnson, L. O. Johnson, H. G. Anderson, all of Granite Falls.

Capital stock	$15,000.00
Surplus	3,000 00

Consolidated with the Peoples State Bank of Milan, December 24, 1915

FARMERS STATE BANK OF CLARISSA.

OLE K. FORBERGE, President; J. A. JOHNSON, Vice President; J A. SETTERMAN, Cashier. Directors—Ole K. Forberge, J. A. Setterman, J. A. Lundquist, L. E. Johnson, E. M. Nelson, all of Clarissa; J. A. Johnson, of Atwater.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$29,680.24	Capital stock	$12,000 00
Overdrafts	230.25	Surplus	2,400.00
Banking house, furniture and fixtures.	6,377.72	Undivided profits, net	141 76
Due from banks	11,664.08	Deposits subject to check	16,433.38
Cash on hand	3,925.58	Cashier's checks	155.00
Checks and cash items	1,243.58	Time certificates	21,991.31
Total	$53,121.45	Total	$53,121.45

FARMERS STATE BANK OF SKYBERG.

ROY QUIMBY, President; F. J. WHITE, Vice President; W. J. RICK, Cashier. Directors—Roy Quimby, of Minneapolis; F. J. White; Martin Olness, both of Skyberg.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$21,005.13	Capital stock	$10,000.00
Overdrafts	166.42	Surplus	2,000 00
Banking house, furniture and fixtures.	5,456.53	Notes rediscounted and bills payable	4,000 00
Due from banks	819.04	Deposits subject to check	6,106 71
Cash on hand	1,389.03	Cashier's checks	1,164 40
Checks and cash items	61.23	Savings deposits	201.19
Paid out for expenses, etc., in excess of earnings	303.35	Time certificates	5,728.43
Total	$29,200.73	Total	$29,200.73

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FARMERS STATE BANK OF HOPE.

CHAS. E. PAULSON, President; LEMUEL E. BAILEY, Vice President; R. C. PAULSON, Cashier. Directors—Charles E. Paulson, Henry Soth, both of Albert Lea; L. E. Bailey, of Hope.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$29,399.50	Capital stock	$10,000.00
Overdrafts	306.21	Surplus	2,000.00
Banking house, furniture and fixtures.	5,240.92	Deposits subject to check	19,913.33
Due from banks	3,060.66	Cashier's checks	236.02
Cash on hand	963.66	Time certificates	7,687.05
Checks and cash items	20.00		
Paid out for expenses, etc., in excess of earnings	845.45		
Total	$39,836.40	Total	$39,836.40

FARMERS AND MERCHANTS STATE BANK OF VERNDALE.

CHAS. E. SWANSON, President; E. W. DICKINSON, Vice President; ROBERT H. BRINK, Cashier. Directors—Chas. E. Swanson, E. W. Dickinson, Robert H. Brink, G. R. Schlicht, all of Verndale; Chas. F. Fiman, of Elk River.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$25,749.17	Capital stock	$10,000.00
Overdrafts	266.73	Surplus	2,000.00
Banking house, furniture and fixtures.	7,591.56	Notes rediscounted and bills payable	6,000.00
Due from banks	3,519.41	Deposits subject to check	9,442.88
Cash on hand	1,552.94	Cashier's checks	282.88
Checks and cash items	156.00	Time certificates	12,324.20
Paid out for expenses, etc., in excess of earnings	1,214.15		
Total	$40,049.96	Total	$40,049.96

ELKO STATE BANK.

MARTIN SEVERSON, President; J. M. VAUGHAN, Vice President; CARL CLAUSEN, Cashier. Directors—Martin Severson, J. M. Vaughan, Bennie Cookin, A. L. Page, C. A. Phillips, Carl Clausen, all of Elko; Ole Anderson, of Farmington.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$14,308.78	Capital stock	$10,000.00
Overdrafts	253.25	Surplus	2,000.00
Banking house, furniture and fixtures.	5,283.76	Deposits subject to check	8,477 39
Due from banks	3,817.65	Time certificates	6,935.78
Cash on hand	1,845.75		
Checks and cash items	209.35		
Paid out for expenses, etc., in excess of earnings	1,694 63		
Total	$27,413.17	Total	$27,413.17

FARMERS STATE BANK OF HAMMOND.

J. F. COOKE, President; A. J. HODGE, Vice President; FRANK A HODGE, Cashier. Directors—J F. Cooke, A. D. Anderson, Linn. R. Anderson, A. F. Polson, W. D. Pencille, Nick Ilgen, A. W. Haggerty, all of Hammond; A. J. Hodge, of Mazeppa;; Edw. Reinke, of Rochester.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$55,554.76	Capital stock	$10,000.00
Overdrafts	524.60	Surplus	2,000.00
Banking house, furniture and fixtures.	3,913.85	Undivided profits, net	97.29
Due from banks	10,241.06	Notes rediscounted and bills payable	1,000.00
Cash on hand	961.04	Deposits subject to check	9,435.35
Checks and cash items	1,029.46	Cashier's checks	3,228.95
		Due to banks	3,072.72
		Time certificates	43,390.46
Total	$72,224.77	Total	$72,224.77

FARMERS STATE BANK OF NORTH BRANCH.

BEN BAER, President; A. M. BURLINGAME, Vice President; O. W. FAGERSTROM, Cashier. Directors—Ben Baer, Otto Bremer, both of St. Paul; A. M. Burlingame, Theo. Martin, O. W. Fagerstrom, all of North Branch.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$47,194.50	Capital stock	$25,000.00
Banking house, furniture and fixtures.	11,535.11	Surplus	5,000 00
Due from banks	6,746.43	Deposits subject to check	13,096.27
Cash on hand	2,861.73	Savings deposits	2,579 46
Checks and cash items	893.14	Time certificates	24,874.30
Other resources	1,319.12		
Total	$70,550.03	Total	$70,550.03

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SECURITY STATE BANK OF WASECA.

H. LEDEBUR, President; E. H. LEDEBUR, Vice President; W. H. NIEMEYER, Cashier. Directors—W. H. Niemeyer, of Waseca; H. Ledebur, of Fairmont; E. H. Ledebur, of Sanborn, N. D.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$41,093.92	Capital stock	$25,000.00
Overdrafts	6.76	Surplus	5,000.00
Bonds and securities	263.00	Deposits subject to check	10,408.60
Banking house, furniture and fixtures	1,909.82	Certified checks	2.40
Due from banks	2,635.94	Cashier's checks	100.00
Cash on hand	4,057.18	Time certificates	10,574.40
Paid out for expenses, etc., in excess of earnings	1,242.58		
Other resources	56.20		
Total	$51,265.40	Total	$51,265.40

FARMERS AND MERCHANTS STATE BANK OF ADA.

D. C. JONES, President; E. S. JENKINS, Vice President; D. E. FULTON, Cashier. Directors—D. C. Jones, Jason Weatherhead, Herman Sprung, R. N. Strand, Chas. F. Strong, Elmore Jenkins, Peter Matson, all of Ada.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$103,328.94	Capital stock	$30,000.00
Banking house, furniture and fixtures	12,781.40	Surplus	6,000.00
Due from banks	5,840.76	Deposits subject to check	51,878.89
Cash on hand	7,354.64	Cashier's checks	400.00
Checks and cash items	489.28	Savings deposits	1,107.23
Paid out for expenses, etc., in excess of earnings	123.18	Time certificates	40,532.08
Total	$129,918.20	Total	$129,918.20

PRODUCE EXCHANGE BANK OF ST. PAUL.

ROBERT L. GOULD, President; LOUIS F. DOW, Vice President; JOHN G. TEGNER, Cashier. Directors—Robert L. Gould, Louis F. Dow, Herbert P. Keller, J. Vincent Bailey, John G. Tegner, all of St. Paul; Fred H. Murray, of White Bear.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$49,307.32	Capital stock	$25,000.00
Overdrafts	133.48	Surplus	5,000 00
Bonds and securities	793.86	Deposits subject to check	60,370.92
Banking house, furniture and fixtures	8,890.00	Cashier's checks	719.80
Due from banks	30,886.91	Savings deposits	8,532.42
Cash on hand	11,971.05	Time certificates	2,713.77
Checks and cash items	66.10		
Paid out for expenses, etc., in excess of earnings	288.19		
Total	$102,336.91	Total	$102,336.91

PEOPLES STATE BANK OF NEWFOLDEN.

H. L. WOOD, President; HERMAN ENGELSRUD, Vice President; CARL HANSON, Cashier. Directors—H. L. Wood, of Warren; Herman Engelsrud, Carl Hanson, Mathias Hansen, F. T. Haulotte, all of Newfolden.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$17,227.31	Capital stock	$10,000.00
Overdrafts	459.10	Surplus	2,000.00
Banking house, furniture and fixtures	5,545.88	Deposits subject to check	10,177.94
Due from banks	7,513.76	Cashier's checks	271.67
Cash on hand	2,486.94	Time certificates	12,627.77
Paid out for expenses, etc., in excess of earnings	1,844.39		
Total	$35,077.38	Total	$35,077.38

McGREGOR STATE BANK.

JULIUS J. REITER, President; HENRY G. GOLLIE, Vice President; ALBERT G. REITER, Cashier. Directors—J. J. Reiter, W. L. Schultz, both of Plainview; E. M. Reiter, H. G. Collie, A. G. Reiter, all of McGregor.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$34,409.72	Capital stock	$10,000.00
Overdrafts	15.35	Surplus	2,000 00
Bonds and securities	3,005.81	Undivided profits, net	240.07
Banking house, furniture and fixtures	2,764.94	Deposits subject to check	14,236.81
Other real estate	800.00	Cashier's checks	764.72
Due from banks	2,559.64	Time certificates	17,430.69
Cash on hand	1,116.83		
Total	$44,672.29	Total	$44,672.29

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EAST END STATE BANK OF DULUTH.

P. R. SHERMAN, President; JOHN GONSKA, Vice President; H. B. POSTLEWAITE, Vice President; P. M. PEARCE, Cashier. Directors—P. R. Sherman, John Gonska, P. M. Pearce, W. H. Locker, H. B. Postlewaite, Frank McCormack, Dr. Robert Graham, all of Duluth.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$153,631.49	Capital stock	$100,000.00
Overdrafts	99.68	Surplus	20,000 00
Banking house, furniture and fixtures.	14,397.68	Undivided profits, net	1,143.37
Due from banks	58,716.44	Deposits subject to check	70,292.60
Cash on hand	12,699.51	Certified checks	25.41
Checks and cash items	121.50	Cashier's checks	5,600.67
		Due to banks	12,985.43
		Savings deposits	12,067.39
		Time certificates	17,551.43
Total	$239,666.30	Total	$239,666.30

FARMERS AND MERCHANTS STATE BANK OF OGILVIE.

PETER MANDERFELD, President; BARNARD GADOLA, Vice President; E. J. PALMER, Cashier. Directors—Peter Manderfeld, of St. Paul; Barnard Gadola, Nels Bangson, both of Ogilvie; C. E. Williams, C. Oscar Peterson, both of Mora.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$33,862.24	Capital stock	$10,000.00
Overdrafts	10.77	Surplus	2,000 00
Banking house, furniture and fixtures.	3,074 73	Undivided profits, net	119.42
Due from banks	2,625.06	Deposits subject to check	16,792.80
Cash on hand	1,211.46	Cashier's checks	695.66
Checks and cash items	170.16	Time certificates	11,346.54
Total	$40,954 42	Total	$40,954 42

MERCHANTS AND MINERS STATE BANK OF TOWER.

ROY QUIMBY, President; AXEL H. LOFGREN, Vice President; JOSEPH A. QUINN, Cashier. Directors—Roy Quimby, of Minneapolis; Axel H. Lofgren, Jacob Skala, Chas. Roland, Joseph Cass, Albert Weinzierl, Alfred Wadman, Anton Gornick, Orrin E. Gibson, all of Tower.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$40,673.37	Capital stock	$15,000.00
Bonds and securities	2,500.00	Surplus	3,000.00
Banking house, furniture and fixtures.	6,618.32	Deposits subject to check	23,420.94
Due from banks	6,913.00	Certified checks	50.90
Cash on hand	5,776.72	Cashier's checks	472.12
Checks and cash items	150.89	Savings deposits	2,561.75
Paid out for expenses, etc., in excess of earnings	232.94	Time certificates	18,309.53
Total	$62,815.24	Total	$62,815.24

GATEWAY STATE BANK, MINNEAPOLIS.

ROY QUIMBY, President; FRANK W. GREAVES, Vice President; G. E. RYDELL, Vice President; KNUTE EKMAN, Cashier. Directors—John T. Bauman, Henry W. Benton, Peter Nelson, W. E. Capron, L. L. Olmstead, Frank W. Greaves, G. E. Rydell, P. J. Kelly, Wm. Weisman, Roy Quimby, Knute Ekman, all of Minneapolis.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$225,851.64	Capital stock	$50,000.00
Overdrafts	379.91	Surplus	10,000 00
Bonds and securities	16,636.69	Undivided profits, net	2,226.31
Furniture and fixtures	5,367.48	Deposits subject to check	198,597.84
Due from banks	37,318.06	Certified checks	346.54
Cash on hand	17,419.58	Cashier's checks	3,649.95
Checks and cash items	16,267.06	Due to banks	13,917.12
		Savings deposits	28,672.66
		Time certificates	11,830.00
Total	$319,240 42	Total	$319,240 42

FARMERS STATE BANK OF HENDRUM.

C. J. LOFGREN, President; A. J. HAGEN, Vice President; T. A. OLSEN, Cashier. Directors—C. J. Lofgren, B. Gilbertson, both of Ada; A. J. Hagen, C. M. Ogard, G. K. Riste, T. A. Olsen, all of Hendrum; M. E. Dahl, of Twin Valley.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$49,076.84	Capital stock	$20,000.00
Overdrafts	49.57	Surplus	4,000 00
Bonds and securities	33.00	Deposits subject to check	12,756.47
Banking house. furniture and fixtures..	5,788 52	Time certificates	28,578.68
Due from banks	17,787.93		
Cash on hand	1,222.93		
Checks and cash items	478.08		
Paid out for expenses, etc., in excess of earnings	898.28		
Total	$65,335.15	Total	$65,335.15

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CITIZENS STATE BANK OF OSSEO.

S. J. MEALEY, President; C. B. MILLS, Vice President; H. C. BRASIE, Cashier. Directors—C. B. Mills, R. R. Rand, both of Minneapolis; S. J. Mealey, G. A. Brasie, E. H. Sherwin, all of Monticello.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$42,427.92	Capital stock	$15,000.00
Banking house, furniture and fixtures.	6,164.19	Undivided profits, net	1,126 19
Other real estate	7,580.81	Deposits subject to check	8,309 27
Due from banks	1,981.82	Cashier's checks	330.00
Cash on hand	1,574.29	Savings deposits	769.71
Checks and cash items	9.85	Time certificates	34,203.80
Total	$59,738.88	Total	$59,738.88

CITIZENS STATE BANK OF GRYGLA.

OLAF RAMSTAD, President; A. O. FLADELAND, Vice President; A. J. ANDERSON, Cashier. Directors—Olaf Ramstad, T. L. Melgaard, both of Thief River Falls; A. O. Fladeland, John F. Brown, A. J. Anderson, all of Grygla.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$30,447.86	Capital stock	$10,000.00
Overdrafts	41.29	Surplus	2,000.00
Banking house, furniture and fixtures.	3,533 74	Deposits subject to check	13,175.23
Due from banks	1,385.32	Cashier's checks	1,975.39
Cash on hand	727.84	Time certificates	10,495.61
Checks and cash items	272 64		
Paid out for expenses, etc., in excess of earnings	1,237.54		
Total	$37,646.23	Total	$37,646.23

COMMERCIAL STATE BANK OF TRIUMPH.

J. F. JOHNSON, President; W. A. RHOADS, Vice President; F. A. KROEGER, Cashier. Directors—Christ Bast, Peter Anderson, both of Sherburn; A. A. Harris, J. E. Hanson, J. M. Johnson, F. A. Kroeger, all of Triumph; W. A. Rhoads, of Monterey.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$22,114.44	Capital stock	$10,000.00
Overdrafts	15.36	Surplus	2,000.00
Banking house, furniture and fixtures.	1,700.00	Notes rediscounted and bills payable.	4,000.00
Due from banks	3,750.10	Deposits subject to check	6,468.93
Cash on hand	882.56	Cashier's checks	706.63
Checks and cash items	15.00	Savings deposits	558 32
Paid out for expenses, etc., in excess of earnings	1,159.67	Time certificates	5,912.25
Other resources	9.00		
Total	$29,646.13	Total	$29,646.13

AUGUSTA STATE BANK.

ROY QUIMBY, President; GERHARD LENZEN, Vice President; F. L. HARTMANN, Cashier. Directors—Roy Quimby, of Minneapolis; Gerhard Lenzen, Henry Stacken, Sr., Ernest Poppitz, all of Chaska; H. R. Diessner, of Waconia.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$22,935.24	Capital stock	$10,000.00
Bonds and securities	1,500.00	Surplus	2,000.00
Banking house, furniture and fixtures.	5,190.62	Deposits subject to check	6,323.83
Due from banks	2,625.36	Time certificates	15,210.50
Cash on hand	518.31		
Checks and cash items	3.50		
Paid out for expenses, etc., in excess of earnings	761 30		
Total	$33,534.33	Total	$33,534.33

GENEVA STATE BANK.

CHARLES E. PAULSON, President; M. F. J. WAYNE, Vice President; LUTHER W. JOHNSON, Cashier. Directors—Charles E. Paulson, of Albert Lea; M. F. J. Wayne, of Ellendale; A. S. Anderson, Luther W. Johnson, both of Geneva; James L. Sorenson, of Clarks Grove.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$26,245.85	Capital stock	$10,000.00
Overdrafts	3.91	Surplus	2,000 00
Banking house, furniture and fixtures.	5,948.09	Deposits subject to check	18,266.15
Due from banks	1,978.57	Cashier's checks	379.33
Cash on hand	2,637.54	Time certificates	6,978.63
Checks and cash items	206.16		
Paid out for expenses, etc, in excess of earnings	603.99		
Total	$37,624.11	Total	$37,624.11

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FARMERS STATE BANK OF WELCH.

SAMUEL NELSON, President; A. G. SWANSON, Vice President; L. F. CARY, Cashier. Directors—Samuel Nelson, A. G. Swanson, L. F. Cary, W. Leigh Cary, A. A. Johnson, E. E. Nelson, all of Welch.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$42,341.11	Capital stock	$10,000.00
Banking house, furniture and fixtures	5,149.91	Surplus	2,000.00
Due from banks	4,132.91	Deposits subject to check	14,731.59
Cash on hand	1,651.19	Cashier's checks	1,296.30
Paid out for expenses, etc., in excess of earnings	46 75	Savings deposits	4,718.00
		Time certificates	20,575.98
Total	$53,321.87	Total	$53,321.87

FARMERS STATE BANK. CYRUS.

T. O. OFSTHUN, President; EDDIE THOMPSON, Vice President; C. O. OFSTHUN, Cashier. Directors—T. O. Ofsthun, of Glenwood; C. O. Ofsthun, Eddie Thompson, P. O. Barsness, Gust. Engebretson, all of Cyrus.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$25,705.60	Capital stock	$10,000.00
Overdrafts	57.02	Surplus	2,500 00
Banking house, furniture and fixtures	2,740.70	Deposits subject to check	11,978.60
Due from banks	7,526.75	Cashier's checks	155.00
Cash on hand	1,531.75	Time certificates	13,797.91
Paid out for expenses, etc., in excess of earnings	869.69		
Total	$38,431.51	Total	$38,431.51

SECURITY STATE BANK OF LINDSTROM.

FRANK BLOOM, President; S. R. GLADER, Vice President; L. J. ANDREWS, Cashier. Directors—Frank Bloom, S. R. Glader, L. J. Andrews, F. R. Victor, all of Lindstrom.

Resources:	June 30, '16	Liabilities:	June 30. '16
Loans and discounts	$45,449.96	Capital stock	$15,000.00
Overdrafts	49.95	Surplus	3,750.00
Banking house, furniture and fixtures	7,169.40	Deposits subject to check	21,088.79
Due from banks	11,388 91	Cashier's checks	125.00
Cash on hand	2,599.85	Savings deposits	3,704.08
Checks and cash items	818.29	Time certificates	24,521 70
Paid out for expenses, etc., in excess of earnings	713.21		
Total	$68,189.57	Total	$68,189.57

FARMERS STATE BANK OF ECHO.

O. H. SORLIEN, President; T. A. VELDEY, Vice President; A. S. BARR, Cashier. Directors—O. H. Sorlien, D. A. McLarty, K. E. Neste, all of Granite Falls; T. A. Veldey, of Hanley Falls; C. S. Orwoll, of Clarkfield.

Resources:	June 30. '16	Liabilities:	June 30, '16
Loans and discounts	$10,760.90	Capital stock	$15,000.00
Overdrafts	39.41	Surplus	3,000.00
Banking house, furniture and fixtures	7,088.24	Deposits subject to check	5,037 74
Due from banks	10,422.63	Cashier's checks	65.00
Cash on hand	2,610.21	Time certificates	8,472.07
Checks and cash items	23.32		
Paid out for expenses, etc., in excess of earnings	630.10		
Total	$31,574.81	Total	$31,574.81

FARMERS STATE BANK OF WANNASKA.

OLAF HOLDAHL, President; KNUDT LEE, Vice President; ED. G. JOHNSON, Cashier. Directors—Olaf Holdahl, T. B. Holdahl, both of Roseau; Knudt Lee, of Wannaska.

Resources:	June 30, '16	Liabilities:	June 30. '16
Loans and discounts	$21,119.91	Capital stock	$10,000.00
Overdrafts	1.21	Surplus	2,000 00
Banking house, furniture and fixtures	1,031.09	Deposits subject to check	7,346.21
Due from banks	2,375 96	Cashier's checks	208.29
Cash on hand	617.15	Time certificates	6,094.76
Checks and cash items	42.58		
Paid out for expenses, etc., in excess of earnings	461.36		
Total	$25,649 26	Total	$25,649.26

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FARMERS AND MERCHANTS STATE BANK OF KANDIYOHI.

NELS NORELL, President; A. P. SOMONSON, Vice President; H. T. SANDS, Cashier. Directors—Nels Norell, H. T. Sands, A. P. Solmonson, C. A. Anderson, all of Kandiyohi; J. O. Pladsen, Willmar.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$60,054 56	Capital stock	$15,000.00
Overdrafts	84.34	Surplus	3,000.00
Banking house, furniture and fixtures.	8,351.00	Notes rediscounted and bills payable.	20,000.00
Due from banks	4,368.69	Deposits subject to check	10,191.56
Cash on hand	1,650 91	Cashier's checks	3,169 06
Paid out for expenses, etc., in excess of earnings	1,847.15	Time certificates	24,996.03
Total	$76,356.65	Total	$76,356.65

FIRST STATE BANK OF LEONARD.

L. S. KOLDEN, President; R. J. RUDSER, Vice President; CHAS. HOVLAND, Cashier. Directors—L. S. Kolden, of Nielsville; R. J. Rudser, Chas. Hovland, both of Leonard.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$27,090.24	Capital stock	$10,000 00
Overdrafts	212.30	Surplus	2,000.00
Banking house, furniture and fixtures.	2,579 16	Notes rediscounted and bills payable.	6,500.00
Other real estate	875.00	Deposits subject to check	6,861.99
Due from banks	2,257.19	Cashier's checks	70.00
Cash on hand	1,253.30	Time certificates	9,472.10
Paid out for expenses, etc., in excess of earnings	636.90		
Total	$34,904.09	Total	$34,904.09

FIRST STATE BANK OF ERDAHL.

CHAS. BRADFORD, President; OLE A. THOMPSON, Vice President; H. O. WAGNER, Cashier. Directors—Chas. Bradford, C. E. White, both of Monticello; Ole A. Thompson, H. O. Wagner, G. K. Westboe, all of Erdahl.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$37,545.06	Capital stock	$12,000.00
Overdrafts	23.75	Surplus	2,400.00
Banking house, furniture and fixtures.	4,300.00	Undivided profits, net	953.45
Due from banks	4,387.85	Deposits subject to check	9,560.20
Cash on hand	2,045.65	Cashier's checks	2,030.00
Other resources	27.94	Savings deposits	36 10
		Time certificates	21,350.50
Total	$48,330.25	Total	$48,330 25

FARMERS STATE BANK OF BLAKELEY.

A. HIRSCHMAN, President; A. I MELLENTHIN, Vice President; C. D. CRUIKSHANK, Cashier. Directors—A. Hirschman, A. I. Mellenthin, both of St. Paul; L. A. Guilbert, of Henderson.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$16,414.64	Capital stock	$10,000.00
Overdrafts	.17	Surplus	2,000.00
Banking house, furniture and fixtures.	3,375.20	Deposits subject to check	2,604 10
Due from banks	3,513.81	Cashier's checks	91.00
Cash on hand	270.69	Time certificates	9,619.83
Checks and cash items	52.00		
Paid out for expenses, etc., in excess of earnings	688.42		
Total	$24,314.93	Total	$24,314.93

PEOPLES STATE BANK OF MILAN.

N. A. PEDERSON, President; ERIK S. MORSTAD, Vice President; C. A. BYSTROM, Cashier. Directors—N. A. Pederson, Erik S. Morstad, And. A. Pederson, C. A. Bystrom, Albert Pederson, all of Milan.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$26,404.64	Capital stock	$12,000.00
Overdrafts	171.64	Surplus	2,400.00
Banking house, furniture and fixtures.	4,059.24	Undivided profits, net	132 86
Due from banks	19,187.07	Deposits subject to check	14,032.64
Cash on hand	3,335.04	Cashier's checks	1,460.63
Checks and cash items	24.80	Time certificates	23,156.30
Total	$53,182.43	Total	$53,182.43

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FARMERS STATE BANK OF KANARANZI.

O. E. HOLLY, President; PAUL UNTIEDT, Vice President; J. M. BAKER, Cashier. Directors—J. J. Welsh, of Rock Rapids, Iowa; O. E. Holly, of Larchwood, Iowa; Henry Hansen, of Luverne; Paul Untiedt, Henry Untiedt, G. S. Snover, J. M. Baker, all of Kanaranzi.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$14,888.25	Capital stock	$10,000.00
Banking house, furniture and fixtures.	900.00	Surplus	2,000 00
Other real estate	200.00	Deposits subject to check	13,670.22
Due from banks	10,180.34	Time certificates	4,467.70
Cash on hand	2,941.45		
Paid out for expenses, etc., in excess of earnings	1,027.88		
Total	$30,137.92	Total	$30,137.92

LANSING STATE BANK.

N. F. BANFIELD, SR., President; N. F. BANFIELD, JR., Vice President; L. S. CHAPMAN, Cashier. Directors—N. F. Banfield, Sr., N. F. Banfield, Jr., Will Bell, all of Austin; N. C. Goodwin, L. S. Chapman, both of Lansing.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$31,292.68	Capital stock	$15,000.00
Banking house, furniture and fixtures.	2,000.00	Surplus	3,000.00
Due from banks	9,521.28	Deposits subject to checks	17,778 21
Cash on hand	4,061.70	Cashier's checks	155.90
Checks and cash items	29.10	Savings deposits	3,439.73
Paid out for expenses, etc., in excess of earnings	537.48	Time certificates	8,068.40
Total	$47,442.24	Total	$47,442.24

FARMERS STATE BANK OF MAVIE.

LESTER E. GESELL, President; C. E. BALLARD, Vice President; THOS. H. SMITH, Cashier. Directors—Lester E. Gesell, J. P. Curtis, O. A. Naplin, all of Thief River Falls; Thos. H. Smith, of Mavie; C. E. Ballard, of Grygla.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$16,500.97	Capital stock	$10,000.00
Overdrafts	40.13	Surplus	2,000.00
Banking house, furniture and fixtures.	3,155 53	Deposits subject to check	11,537.43
Due from banks	6,318.49	Cashier's checks	78.75
Cash on hand	467.04	Time certificates	3,502.30
Checks and cash items	32.10		
Paid out for expenses, etc , in excess of earnings	604.22		
Total	$27,118.48	Total	$27,118.48

FARMERS STATE BANK OF UNDERWOOD.

C. J. MOEN, President; T. M. ALEXANDER, Vice President; E. S. EVENSON, Cashier. Directors—C. J. Moen, E. S. Evenson, C. K. Pederson, John Gronner, C. E. Olson, all of Underwood; O. C. Boyum, of Slayton; T. M. Alexander, of Fergus Falls.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$23,893 42	Capital stock	$12,000.00
Banking house, furniture and fixtures.	1,581.50	Surplus	2,400.00
Due from banks	12,835.86	Deposits subject to check	18,005.70
Cash on hand	3,413.18	Cashier's checks	617.00
Checks and cash items	41 10	Time certificates	9,217.36
Paid out for expenses, etc., in excess of earnings	475.00		
Total	$42,240.06	Total	$42,240.06

CITIZENS STATE BANK OF HAZEL.

OLAF RAMSTAD, President; PAUL BORGIE, Vice President; O. ODEGAARD, Vice President; E. C. KARWAND, Cashier. Directors—Olaf Ramstad, T. L. Melgaard, both of Thief River Falls; Paul Borgie, O. Odegaard, E. C. Karwand, all of Hazel.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$18,333.11	Capital stock	$10,000.00
Banking house, furniture and fixtures.	3,955.30	Surplus	2,000.00
Due from banks	4,841.47	Deposits subject to check	8,849.20
Cash on hand	1,417.43	Cashier's checks	1,260 95
Checks and cash items	14.48	Due to banks	2,000.00
Paid out for expenses, etc., in excess of earnings	910.83	Time certificates	5,362.47
Total	$29,472.62	Total	$29,472.62

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STATE DEPOSIT BANK, MINNEAPOLIS.

ADAM HANNAH, President; WILLIAM O. CLARK, Vice President; EDWARD MATTSON, Cashier. Directors—Adam Hannah, of Hopkins; Willis J. Clark, of Windom; William J. Johnson, of St. Paul; J. F. Ebersole, Edward Mattson, Emil F. Johnson, William O. Clark, Frederick J. Hannah, John L. Larson, Thomas C. Mellis, Theodore L. Lee, Matthew Harrison, Geo. R. Miller, Dawson W. Thurston, Burt F. Lum, all of Minneapolis.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$489,845.41	Capital stock	$100,000.00
Overdrafts	49.29	Surplus	20,000.00
Bonds and securities	64,611 48	Deposits subject to check	106,358.94
Banking house, furniture and fixtures	3,071.37	Certified checks	49 67
Other real estate	4,810.48	Cashier's checks	4,323.82
Due from banks	26,547 15	Savings deposits	268,066.57
Cash on hand	9,011.68	Time certificates	112,907 38
Checks and cash items	2,997.44	Other liabilities	106.52
Paid out for expenses, etc., in excess of earnings	9,165.91		
Other resources	1,702.69		
Total	$611,812.90	Total	$611,812.90

FARMERS STATE BANK OF MOOSE LAKE.

OLE SWANSON, JR., President; W. WESTHOLM, Cashier. Directors—Ole Swanson, Jr., Sieverin Swanson, Thos. A. Sebesta, J. W. Lindmark, all of Moose Lake.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$18,273.70	Capital stock	$10,000.00
Overdrafts	15.03	Surplus	2,000.00
Banking house, furniture and fixtures	5,592.50	Deposits subject to check	13,221 36
Due from banks	9,276.15	Cashier's checks	133.46
Cash on hand	3,253.71	Time certificates	11,517.37
Checks and cash items	47.16		
Paid out for expenses, etc, in excess of earnings	413.94		
Total	$36,872.19	Total	$36,872.19

FARMERS STATE BANK OF STORDEN, INCORPORATED.

D. G. HIEBERT, President; A. H. ANDERSON, Vice President; P. G. HIEBERT, Cashier. Directors—H P. Goertz, D. G. Hiebert, both of Mountain Lake; J. E. Youngck, J. E. Nelson, both of Westbrook; A. H. Anderson, A. O. Stark, P. G. Hiebert, all of Storden.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$34,103.07	Capital stock	$10,000.00
Overdrafts	99.99	Surplus	2,000.00
Banking house, furniture and fixtures	1,623.77	Deposits subject to check	17.229.55
Due from banks	9,070.53	Cashier's checks	1,154.58
Cash on hand	1,630 15	Due to banks	2,000.00
Checks and cash items	25.00	Savings deposits	179.[illegible]
Paid out for expenses, etc, in excess of earnings	1,106.60	Time certificates	15,095.17
Total	$47,659 11	Total	$47,659 11

FARMERS AND MERCHANTS STATE BANK OF NEW YORK MILLS, INCORPORATED.

A. J. SITZ, President; I. K. MAKI, Vice President; E. R. ROSSER, Cashier. Directors—A. J. Sitz, of Perham; John Perala, A. E. Blomberg, E. A. Rousu, I. K. Maki, all of New York Mills.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$49,964.92	Capital stock	$12,000.00
Overdrafts	61.00	Surplus	3,000.00
Banking house, furniture and fixtures	4,596.64	Deposits subject to check	15,041.82
Due from banks	2,512.30	Certified checks	800.00
Cash on hand	1,642.77	Casiher's checks	3,511.62
Paid out for expenses, etc, in excess of earnings	2,128 20	Time certificates	26,552.39
Total	$60,905.83	Total	$60,905.83

LYNDALE STATE BANK.

M. S. CARL, President; J. J. GEIB, Vice President; C. S. SWIERS, Cashier. Directors—M. S. Carl, E. S. Bursack, both of Clara City; J. J. Geib, of Minneapolis; Geo. P. DeLong, of St. Paul; D. A. McLarty, of Granite Falls.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$5,969.00	Capital stock	$10,000.00
Banking house, furniture and fixtures	2,665 63	Surplus	2,000.00
Due from banks	13 225 89	Deposits subject to check	8,959.56
Cash on hand	2,622.46	Cashier's checks	435.00
Checks and cash items	160 75	Time certificates	4,050.01
Paid out for expenses, etc, in excess of earnings	800.84		
Total	$25,444 57	Total	$25,444 57

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STATE BANK OF COMMERCE OF MINNEAPOLIS, INCORPORATED.

M. E. WILSON, President; H. E. Fairchild, Vice President; I. A. YARNELL, Vice President; E. B. KNUDTSON, Cashier. Directors—H. E. Fairchild, Jas. D. Shearer, Geo. E. Bertrand, M. E. Wilson, Harold Harrison, E. B. Knudtson, I. A. Yarnell, C. H. Childs, W. S. Foster, all of Minneapolis; H A. Baldwin, of Redwood Falls.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$339,497.31	Capital stock	$50,000.00
Overdrafts	209.47	Surplus	10,000 00
Banking house, furniture and fixtures.	8,389.47	Deposits subject to check	207.670.59
Due from banks	63,294.79	Certified checks	646.45
Cash on hand	15,717.98	Cashier's checks	5,108.61
Checks and cash items	910.24	Due to banks	132,537.91
Paid out for expenses, etc., in excess of earnings	263.93	Time certificates	22,319.63
Total	$428,283 19	Total	$428,283 19

FARMERS STATE BANK OF JUDSON, INCORPORATED.

O. K. DOOR, President; E. R. JONES, Vice President; WALTER W. WHITE, Cashier. Directors—J. L. Albrecht, of Mankato; J. C. Bruns, of Nicollet; O. K. Door, of Mankato; Walter W. White, of Judson; E. R. Jones, of North Mankato; Robert P. Williams, Rich. Wigley, both of Lake Crystal.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$22,083.82	Capital stock	$10,000.00
Overdrafts	11.20	Surplus	2,000.00
Banking house, furniture and fixtures.	1,788.93	Deposits subject to check	16,494.71
Due from banks	6,847.47	Cashier's checks	311.30
Cash on hand	723 72	Time certificates	3,559.20
Checks and cash items	195.90		
Paid out for expenses, etc., in excess of earnings	714 17		
Total	$32,365.21	Total	$32,365.21

FARMERS STATE BANK OF STEEN, INCORPORATED.

A. C. FINKE, President; T. G. ARENDS, Vice President; H. J. HINKLY, Cashier. Directors—A. C. Finke, of Hills; T. G. Arends, R. E. Aukes, W. J. Funk, H. J. Hinkly, all of Steen.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$21,536.73	Capital stock	$10,000.00
Banking house, furniture and fixtures.	655.84	Surplus	2,000.00
Due from banks	2,457.47	Deposits subject to check	10,572.70
Cash on hand	57.84	Cashier's checks	1 50
Checks and cash items	67.75	Due to banks	426.39
Paid out for expenses, etc., in excess of earnings	476.72	Time certificates	2,241.00
		Other liabilities	10.76
Total	$25,252 35	Total	$25,252 35

FARMERS STATE BANK OF ANGUS, INCORPORATED.

OTTO BREMER, President; O. H. TARALSETH, Vice President; A. PEDERSEN, Cashier. Directors—Otto Bremer, of St. Paul; O. H. Taralseth, of Warren; A. Pedersen, of Angus.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$17,147.23	Capital stock	$10,000.00
Overdrafts	142.61	Surplus	2,000.00
Banking house, furniture and fixtures.	1,098.59	Deposits subject to check	8,131 51
Other real estate	500.00	Cashier's checks	437.97
Due from banks	3,574.92	Time certificates	3,582.95
Cash on hand	755.15		
Paid out for expenses, etc., in excess of earnings	933 93		
Total	$24,152.43	Total	$24,152.43

REDWOOD COUNTY STATE BANK.

F. W. PHILBRICK, President; F. W. ORTH, Vice President; GEO. A. PATON, Vice President; KNUTE HUSTAD, Cashier. Directors—F. W. Philbrick, Geo. A. Paton, Fred M. Banker, Knute Hustad, A. C. Dolliff, all of Redwood Falls; F. W. Orth, of Morton; A. O. Gimmestad, of Belview.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$31,748.21	Capital stock	$25,000 00
Overdrafts	37.99	Surplus	5,000.00
Banking house, furniture and fixtures.	244.68	Deposits subject to check	11,450 60
Due from banks	16,179.32	Cashier's checks	2.55
Cash on hand	1,713.01	Time certificates	9,122.98
Checks and cash items	224.70		
Paid out for expenses, etc, in excess of earnings	428.23		
Total	$50,576.13	Total	$50,576.13

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AMERICAN STATE BANK, MINNEAPOLIS.

ACKLEY HUBBARD, President; ARTHUR L. JONES, Vice President; HENRY A. HUBBARD, Cashier. Directors—Ackley Hubbard, Henry A. Hubbard, A. L. Sorter, all of Minneapolis; Arthur L. Jones, of Robbinsdale; H. I. Horton, of Phelps Island.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$20,628.20	Capital stock	$25,000.00
Bonds and securities	1,025.64	Surplus	5,000.00
Banking house, furniture and fixtures	3,841.06	Deposits subject to check	11,351 03
Due from banks	19,729.94	Cashier's checks	145.00
Cash on hand	6,063.62	Savings deposits	859.38
Checks and cash items	1,581.42	Time certificates	13,500.00
Paid out for expenses, etc., in excess of earnings	2,985.53		
Total	$55,855.41	Total	$55,855.41

RED RIVER VALLEY STATE BANK, FISHER.

CHAS. E. KIEWEL, President; F. E. McGREGOR, Vice President; E. C. HOPKINS, Cashier. Directors—Chas. E. Kiewel, F. E. McGregor, O. L. Bertleson, J. A. McCaffrey, Trygve Randers, all of Crookston.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$7,796.35	Capital stock	$10,000.00
Overdrafts	1.00	Surplus	2,000.00
Banking house, furniture and fixtures	1,541.68	Deposits subject to check	3,789.52
Due from banks	8,282.36	Cashier's checks	3.70
Cash on hand	3,605.25	Savings deposits	159.00
Paid out for expenses, etc, in excess of earnings	555.58	Time certificates	5,830.00
Total	$21,782 22	Total	$21,782 22

FARMERS STATE BANK OF PORTER, INCORPORATED.

P. C. SCOTT, President; G. O. MILLER, Vice President; P. O. SHENNUM, Vice President; SAM K. NOMELAND, Cashier. Directors—P. C. Scott, A. Williams, J. M. Eichinger, P. H. Severson, Chas. Burg, all of Canby; G. O. Miller, S. N. Berg, Sam K. Nomeland, Chris. Wollum, P. O. Shennum, John J. Syltie, all of Porter.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$357.90	Capital stock	$10,000.00
Banking house, furniture and fixtures	3,730.62	Surplus	5,000 00
Due from banks	12,282.54	Deposits subject to check	1,165 06
Cash on hand	1,590.52	Cashier's checks	1,688.99
Checks and cash items	51.21	Time certificates	298.00
Paid out for expenses, etc., in excess of earnings	139.26		
Total	$18,152.05	Total	$18,152.05

STATE BANK OF STANTON, INCORPORATED.

W. W. PYE, President; A. O. LEUZINGER, Vice President; J. F. LEUZINGER, Cashier. Directors—W. W. Pye, of Northfield; A. O. Leuzinger, of Webster; J. F. Leuzinger, of Stanton.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$17,322.91	Capital stock	$10,000.00
Banking house, furniture and fixtures	2,922.25	Surplus	2,000.00
Due from banks	6,606.32	Undivided profits, net	18.42
Cash on hand	1,566.48	Deposits subject to check	11,831.49
		Certified checks	165 00
		Casiher's checks	99.11
		Savings deposits	175 14
		Time certificates	4,128.80
Total	$28,417.96	Total	$28,417.96

FIRST STATE BANK OF GILMAN, INCORPORATED.

LUDGER E. FOUQUETTE, President; L. WISNIEWSKI, Vice President; G. J. PARENT, Vice President; J. J. STIBAL, Cashier. Directors—Ludger E. Fouquette, Hartley Kline, L. Wisniewski, J. E. Parent, all of Foley; G. J. Parent, of Parent.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$11,161.14	Capital stock	$10,000.00
Overdrafts	3.93	Surplus	2,000.00
Due from banks	4,257.79	Undivided profits, net	117.12
Cash on hand	526.74	Deposits subject to check	2,342.83
Checks and cash items	76.45	Cashier's checks	54.00
		Time certificates	1,512.1
Total	$16,026.05	Total	$16,026.05

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GREAT NORTHERN STATE BANK, ST. PAUL.

A. T. WHERRY, President; J. A. REAGAN, Vice President; E. E. CONNER, Cashier. Directors—Charles S. Schiller, Ole Hedman, E. L. Murphy, J. A. Reagan, Wm. A. Miller, A. T. Wherry, E. E. Connor, all of St. Paul.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$57,615.90	Capital stock	$25,000.00
Banking house, furniture and fixtures	4,219.14	Surplus	5,000.00
Due from banks	25,071.99	Deposits subject to check	47,278.62
Cash on hand	6,109.51	Cashier's checks	3,004.67
Checks and cash items	295.35	Savings deposits	3,805 87
Paid out for expenses, etc., in excess of earnings	317.27	Time certificates	9,540.00
Total	$93,629.16	Total	$93,629.16

ELLENDALE STATE BANK.

O. H. OPSAHL, President; A. M. LERBERG, Vice President; S. J. SANDE, Cashier. Directors—L. J. Brynestad, A. M. Lerberg, Martin P. Miller, O. H. Opsahl, all of Ellendale; James L. Sorenson, of Clarks Grove.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$18,234.15	Capital stock	$10,000.00
Banking house, furniture and fixtures	1,336.00	Surplus	2,000.00
Due from banks	5,398.85	Deposits subject to check	6,907.31
Cash on hand	3,179.42	Cashier's checks	171.50
Checks and cash items	141.46	Savings deposits	130.00
Paid out for expenses, etc., in excess of earnings	29.52	Time certificates	9,110.59
Total	$28,319.40	Total	$28,319.40

FARMERS STATE BANK OF SHELLY, INCORPORATED.

G. O. HAGE, President; P. M. RINGDAL, Vice President; TOM MORKEN, Cashier. Directors—G. O. Hage, P. M. Ringdal, both of Crookston; E. Dybing, M. Arneson, both of Shelly; A. Aanenson, of Nielsville.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$23,779.84	Capital stock	$12,500.00
Bonds and securities	405.63	Surplus	2,500.00
Banking house, furniture and fixtures	774.13	Deposits subject to check	4,507 89
Due from banks	2,732.24	Cashier's checks	927.23
Cash on hand	570.08	Time certificates	8,384.21
Paid out for expenses, etc., in excess of earnings	557.41		
Total	$28,819.33	Total	$28,819.33

FARMERS STATE BANK OF HUNTLEY, INCORPORATED.

S. J. CHANCE, President; L. L. STEWART, Vice President; G. W. GRUBER, Cashier. Directors—S. J. Chance, L. L. Stewart, G. W. Gruber, E. M. Hatch, C. N. Hartley, all of Huntley; G. A. Bales, L. U. Garlick, both of Winnebago.

Resources:	June 30, '16	Liabilities:	June 30, 16
Loans and discounts	$9,761.18	Capital stock	$10,000.00
Banking house, furniture and fixtures	288.50	Surplus	2,000.00
Due from banks	7,909.20	Deposits subject to check	6,374.80
Cash on hand	802.48	Demand certificates	50.00
Paid out for expenses, etc., in excess of earnings	182.62	Time certificates	519.18
Total	$18,943.98	Total	$18,943.98

ST. ANTHONY PARK STATE BANK, ST. PAUL.

L. C. SIMONS, President; ANDREW BOSS, Vice President; J. A. HUMMELL, Vice President; G. H. GREAVES, Cashier. L. C. Simons, Andrew Boss, J. A. Hummell, G. H. Greaves, A. M. Bull, A. F. Evenson, A. J. Franke, all of St. Paul.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$20,232 63	Capital stock	$25,000.00
Overdrafts	12.68	Surplus	5,000.00
Banking house, furniture and fixtures	1,039.37	Deposits subject to check	19,507.45
Due from banks	32,617.94	Cashier's checks	974 84
Cash on hand	3,829.86	Savings deposits	7,780 65
Paid out for expenses, etc., in excess of earnings	1,245.46	Time certificates	715.00
Total	$58,977.94	Total	$58,977.94

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SOLWAY STATE BANK.

F. W. MANTHEY, President; C. R. NELSON, Vice President; FRANK S. SMITH, Cashier. Directors—F. W. Manthey, Alfred D. Thomas, both of St. Paul; C. R. Nelson, John G. Wallace, Frank S. Smith, all of Solway.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$7,409.66	Capital stock	$10,000.00
Banking house, furniture and fixtures	1,278.42	Surplus	2,000.00
Other real estate	298.00	Deposits subject to check	7,137.01
Due from banks	9,461.81	Time certificates	731.00
Cash on hand	514.42		
Paid out for expenses, etc., in excess of earnings	28.73		
Other resources	876.97		
Total	$19,868.01	Total	$19,868.01

WEAVER STATE BANK.

R. MONTGOMERY, President; P. J. McKENNA, Cashier. Directors—E. R. Ames, P. J. McKenna, both of Weaver; John Murray, of Minneiska; D. J. Murphy, of Waukon, Iowa.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$7,713 75	Capital stock	$12,000.00
Banking house, furniture and fixtures	1,046 67	Surplus	2,400.00
Other real estate	2,175.00	Deposits subject to check	5,644.33
Due from banks	9,483.28	Time certificates	2,173.74
Cash on hand	1,592.32		
Paid out for expenses, etc., in excess of earnings	207.05		
Total	$22,218.07	Total	$22,218.07

FARMERS STATE BANK OF BARRETT, INCORPORATED.

F. W. POWERS, President; HELMER LARSON, Vice President; H. I. WILSON, Cashier. Directors—F. W. Powers, H. I. Wilson, Helmer Larson, Carl B. Larson, all of Barrett; C. A. Boalt, C. E. Johnson, both of St. Paul.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$13,935 17	Capital stock	$10,000.00
Bonds and securities	174.00	Surplus	2,000.00
Banking house, furniture and fixtures	2,948.43	Deposits subject to check	5,423.27
Due from banks	3,793.33	Time certificates	5,991.76
Cash on hand	2,111.18		
Paid out for expenses, etc., in excess of earnings	452.92		
Total	$23,415.03	Total	$23,415.03

FARMERS STATE BANK OF GREY EAGLE, INCORPORATED.

GEO. E. CLARK, President; C. E. KENDALL, Vice President; E. W. RUSSELL, Cashier. Directors—Geo. E. Clark, C. E. Kendall, T. D. Miller, C. A. Wood, E. W. Russell, all of Grey Eagle.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$3,938 09	Capital stock	$10,000.00
Banking house, furniture and fixtures	100.65	Surplus	2,000.00
Due from banks	10,585.73	Deposits subject to check	5,272.40
Cash on hand	2,691.83	Time certificates	669.50
Checks and cash items	71.05		
Paid out for expenses, etc., in excess of earnings	554.55		
Total	$17,941.90	Total	$17,941.90

FARMERS STATE BANK OF ROUND PRAIRIE, INCORPORATED.

G. R. CHRISTIE, President; PETER J. PETERSON, Vice President; RAYMOND A. LEE, Cashier. Directors—W. W. Livingston, J. W. McKellip, both of Round Prairie; Geo. R. Christie, Wm. E. Lee, Peter J. Peterson, all of Long Prairie.

Resources:	June 30, '16	Liabilities:	June 30, '16
Banking house, furniture and fixtures	$764.50	Capital stock	$10,000 00
Due from banks	11,143.40	Surplus	2,000.00
Laid out for expenses, etc., in excess of earnings	92.10		
Total	$12,000.00	Total	$12,000.00

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SECURITY STATE BANK OF HARDWICK, INCORPORATED.

N. O. MONSERUD, President; C. B. MILLS, Vice President; J. M. HAUGE, Cashier. Directors—N. O. Monserud, of Sioux Falls, S. D.; C. B. Mills, of Minneapolis; L. N. Larson, J. M. Hauge, both of Hardwick; A. K. Hansen, of Sherman, S. D.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$6,797.03	Capital stock	$10,000.00
Banking house, furniture and fixtures	772.47	Surplus	2,000.00
Due from banks	7,801.94	Deposits subject to check	2,363.46
Cash on hand	1,075.74	Time certificates	2,444.95
Checks and cash items	47 10		
Paid out for expenses, etc., in excess of earnings	314 13		
Total	$16,808.41	Total	$16,808.41

WESTERN STATE BANK, MINNEAPOLIS.

CHAS. M. KISTLER, President; JOHN S. TUCKER, Vice President; T. G. SIMPSON, Cashier. Directors—Chas. M. Kistler, John S. Tucker, Geo. E. Towle, Jas. C. Hazlett, T. G. Simpson, all of Minneapolis.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$20,200.00	Capital stock	$25,000.00
Banking house, furniture and fixtures	1,321.65	Surplus	5,000.00
Due from banks	8,868.75	Deposits subject to check	2,888.95
Cash on hand	2,939.84	Cashier's checks	1,015.50
Checks and cash items	1,029.88	Savings deposits	1,009.95
Paid out for expenses, etc, in excess of earnings	554.28		
Total	$34,914.40	Total	$34,914.40

PEOPLES STATE BANK OF TRUMAN, INCORPORATED.

J. E. STOCKMANN, President; L. A. SMITH, Vice President; B. J. DALLMAN, Cashier. Directors—J. E. Stockmann, of Mankato; L. A. Smith, August Ebert, Henry Brownlee, Andrew Levik, all of Truman.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$16,526.78	Capital stock	$20,000.00
Overdrafts	12.55	Surplus	4,000.00
Banking house, furniture and fixtures	6,190 00	Deposits subject to check	18,777 44
Due from banks	20,281.97	Cashier's checks	925.00
Cash on hand	2,899.48	Time certificates	2,917.76
Checks and cash items	513.26		
Paid out for expenses, etc., in excess of earnings	196.16		
Total	$46,620.20	Total	$46,620.20

CLOVERTON STATE BANK.

M. BULLIS, President; E. T. HOGAN, Vice President; J. F. BRUNNER, Cashier. Directors—M. Bullis, of Sandstone; J. F. Brunner, D. C. Proffit, both of Cloverton; E. T. Hogan, of Belden; John A. Smith, of Minneapolis.

Resources:	June 30, '16	Liabilities:	June 30, '16
Loans and discounts	$7,983.54	Capital stock	$10,000.00
Banking house, furniture and fixtures	334.75	Surplus	2,000.00
Due from banks	21,272.79	Deposits subject to check	17,919.08
Cash on hand	236.19	Cashier's checks	150.71
Paid out for expenses, etc., in excess of earnings	456.52	Time certificates	214.00
Total	$30,283 79	Total	$30,283.79

FARMERS STATE BANK OF GENTILLY.

CHAS. E. KIEWEL, President; F. E. McGREGOR, Vice President; H. T. GENDRON, Cashier. Directors—Chas. E. Kiewel, N. A. Bray, F. E. McGregor, all of Crookston; H. T. Gendron, David Lament, both of Gentilly.

Resources:	June 30, '16	Liabilities:	June 30, '16
Due from banks	$12,000.00	Capital stock	$10,000.00
		Surplus	2,000.00
Total	$12,000.00	Total	$12,000.00

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EAST HENNEPIN STATE BANK, MINNEAPOLIS.

C. T. THORBUS, President; PAUL A. PREUS, Vice President; FRANK G. McMILLAN, Vice President; ISADORE H. LEVIN, Vice President; ALBERT LARSON, Cashier. Directors—Roman Alexander, D. B. Kested, Isadore H. Levin, Wm. Miller, Frank G. McMillan, Paul A. Preus, Frank Healy, Albert Larson, C. W. Lundquist, Frank T. Moody, Nils Olson, C. T. Thorbus, all of Minneapolis.

Resources:	June 30, '16	Liabilities:	June 30, '16
Due from banks	$60,000.00	Capital stock	$50,000.00
		Surplus	10,000.00
Total	$60,000.00	Total	$60,000.00

PEOPLES STATE BANK, HARMONY.

T. T. BROKKEN, President; NORMAN E. ANDERSON, Vice President; OLE T. BROKKEN, Vice President; T. S. Brokken, Cashier. Directors—T. T. Brokken, Norman E. Anderson, A. L. Tystad, W. H. Stork, B. H. Benson, A. J. Teigen, all of Harmony; Ole T Brokken, of Preston.

Capital stock ..... $20,000.00 Surplus $5,000.00

CITIZENS STATE BANK OF KELLIHER, INCORPORATED.

L. LATTERELL, President; R. L. LANEY, Vice President; P. C. LANGEMO, Cashier. Directors—L. Latterell, R. L. Raney, P. C. Langemo, M. J. Latterell, Ole Pearson, all of Kelliher.

Capital stock ..... $10,000.00 Surplus $2,000.00

FIRST STATE BANK OF FLENSBURG, INCORPORATED.

JOHN J. REICHERT, President; J. J. McRAE, Vice President; J. B. GAMROTH, Cashier. Directors—John J. Reichert, C. F. Miller, both of Long Prairie; J. J. McRae, O. H. Hitzemann; Fred C. Muske, all of Swanville.

Capital stock ..... $10,000.00 Surplus $2,000.00

EAST CHAIN STATE BANK.

A. M. SCHANKE, President; W. G. SCHANKE, Vice President; ANDREW CARLSON, Vice President; R. W. NELSON, Cashier. Directors—A. M. Schanke, W. G. Schanke, both of Mason City, Iowa; R. W. Nelson, of East Chain; Andrew Carlson, of Granada; Wm. Doyle, of Fairmont.

Capital stock ..... $10,000.00 Surplus $2,000.00

FARMERS STATE BANK OF BELLINGHAM, INCORPORATED.

O. O. ULVIN, President; E. S. OLSON, Vice President; P. H. BLOM, Cashier. Directors—O. O. Ulvin, P. H. Blom, both of Bellingham; E. S. Olson, of Milan.

Capital stock ..... $10,000.00 Surplus $2,000.00

FARMERS STATE BANK OF SUNRISE, INCORPORATED.

JOHN A. SJOBERG, President; LARS NYQUIST, Vice President; CHAS. W. WALLIN, Cashier. Directors—John A. Sjoberg, John Almquist, both of Center City; Lars Nyquist, of Harris; G. E. Rydell, of Minneapolis; Chas. W. Wallin, of Sunrise.

Capital stock ..... $10,000.00 Surplus $2,000.00

STATE BANK OF DELFT, INCORPORATED.

T. A. PERKINS, President; H. D. PETERS, Vice President; HENRY HOKANSON, Cashier. Directors—T. A. Perkins, H. D. Peters, W. J. Clark, Jacob Rupp, Cornelius Goertzen, Henry Hokanson, C. Beier, all of Windom.

Capital stock ..... $10,000.00 Surplus $2,000.00

PARK STATE BANK, DULUTH.

H. H. PEYTON, President; B. MURRAY, Vice President; D. H. LEWIS, Cashier. Directors—John H. McLean, Pentecost Mitchell, Samuel B. Sheldon, Paul Canney, B. Murray Peyton, all of Duluth; H. H. Peyton, D. H. Lewis, both of Proctor.

Capital stock ..... $25,000.00 Surplus $2,500.00

FARMERS STATE BANK OF MADELIA, INCORPORATED.

EDWARD NOONAN, President; R. ELLERTSON, Vice President; H. C. GUNDERSON, Cashier. Directors—Edward Noonan, R. Ellertson, S. D. Noonan, H. C. Gunderson, Jos. Noonan, all of Madelia.

Capital stock ..... $20,000.00 Surplus $4,000.00

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DIVISION II.

Savings Banks

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LIST OF DISCONTINUED SAVINGS BANKS.

From Organization of State to August 1, 1916.

No.	Name	Location	Date of Organization	Date of Discontinuance
R 15.	Minneapolis Savings Bank	Minneapolis	Mar. 9, 1892	Feb. 17, 1899
L 17.	The Savings Bank of Minneapolis	Minneapolis	July 25, 1899	Jan. 3, 1916
R 1.	The Savings Bank of St. Paul	St. Paul	May 22, 1867	July 7, 1899
R 14.	Citizens Savings Bank	St. Paul	Oct. 2, 1891	Sept. 30, 1908
10.	Ramsey County Savings Bank	St. Paul	June 12, 1889	July 28, 1896
13.	Nickel Savings Bank	St. Paul	Dec. 30, 1890	Aug. 6, 1893
C 4.	Duluth Savings Bank	Duluth	Oct. 23, 1902	Feb. 1, 1909
12.	People's Savings Bank	Duluth	June 17, 1890	Feb. —, 1897
R 2.	Union Savings Bank	Rochester	Feb. 14, 1868	.....
L 5.	Stillwater Savings Bank	Stillwater	Jan. 13, 1873	Sept. 15, 1908
L 6.	St. Croix Valley Savings Bank	Stillwater	Feb. 1, 1873	Sept. 15, 1908

NOTES.

R 1. Originally the "Minnesota Savings Association." Name changed to "The Savings Bank of St. Paul," March 4, 1873. Receiver appointed August 18, 1899. Final dividend paid January 25, 1908, making a total of 81 4-10 per cent paid to depositors.

R 2. Organized as "Union Savings Bank, Rochester," February 14, 1868. Name changed to "Minnesota Savings Bank, St. Paul," May 22, 1889. Receiver appointed for latter February 20, 1897. Charter sold to "Northern Savings Bank," St. Paul, December 1, 1897.

C 4. Originally incorporated May 14, 1872. Consolidated on December 15, 1879, with "American Exchange Bank of Duluth." Reorganized on October 23, 1902, and consolidated with "Northern National Bank of Duluth," on February 1, 1909.

L 5. Voluntary liquidation, September 15, 1908. Assets and liabilities transferred to "Lumbermen's National Bank of Stillwater."

L 6. Voluntary liquidation, September 15, 1908. Assets and liabilities transferred to "First National Bank of Stillwater."

R 14. The Northwestern Trust Company of St. Paul was appointed receiver of the "Citizens Savings Bank of St. Paul," on September 30, 1908, and has since paid 75 per cent in dividends to creditors.

R 15. Originally the "New England Dime Savings Bank." Name changed to "Minneapolis Savings Bank," July 6, 1896. Receiver appointed February 17, 1899.

L 17. Originally the "Industrial Savings Bank." Name changed to "The Savings Bank of Minneapolis" on May 5, 1901. Merged into the "State Deposit Bank of Minneapolis."

COMPARATIVE ABSTRACT SHOWING CONDITION OF SAVINGS BANKS AT THE CLOSE OF BUSINESS ON DATES NAMED.

Resources:	June 23, 1915 Ten Savings Banks	June 30, 1916 Nine Savings Banks
Loans and discounts	$20,039,349.79	$11,712,295.40
Bonds, stocks and other securities	12,073,939 62	23,865,806.19
Overdrafts	2,478.25	.....
Banking house, furniture and fixtures	386,631 55	267,149.15
Other real estate	136,609.06	288,537.41
Due from banks	2,839,296.09	2,357,244.60
Cash on hand	95,982.15	276,211 01
Checks and cash items	3,650.98	101.624.81
Paid out for expenses in excess of earnings	961.38	.....
Other resources	35,199.20	51.67
Totals	$35,614,098.07	$38,868,920.24

Liabilities:	June 23, 1915 Ten Savings Banks	June 30, 1916 Nine Savings Banks
Capital stock	$350,000 00	$350,000.00
Surplus	1,165,100.00	1,205,100.00
Undivided profits, net	623,455 11	560,797.42
Deposits	33,451,747.48	36,719,606.34
Other liabilities	23,795.48	33,416.48
Totals	$35,614,098.07	$38,868,920.24

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MANKATO SAVINGS BANK.

CHARLES A. CHAPMAN, President; BENJAMIN TAYLOR, Vice President; W. W. DAVIS, Cashier and Treasurer.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$254,483.74	$237,724.18	Deposits	$245,231.04	$252,169.61
Bkg. house, furn. and fix.	3,971.25	3,733.75	Undivided profits, net	11,653.23	8,316.57
Due from banks	14,950.79	14,943.93	Demand deposits	20,762.31	.....
Cash on hand	4,240 80	4,084.32			
Totals	$277,646.58	$260,486.18	Totals	$277,646.58	$260,486.18

FARMERS AND MECHANICS SAVINGS BANK, MINNEAPOLIS.

T. B. JANNEY, President; O. C. WYMAN, Vice President; WM. G. NORTHUP, Vice President; N. F. HAWLEY, Treasurer.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$9,773,140.16	$3,600.00	Deposits	$18,169,481.08	$19,783,958.93
Bonds, stocks and other securities	8,112,309 03	19,750,381.42	Surplus fund	550,000.00	550,000 00
Banking house, furniture and fixtures	250,000.00	250,000.00	Undivided profits, net	385,488.68	482,477.26
Other real estate	96,755.00	.....	Other liabilities	436.75	.....
Due from banks	814,866.22	712,553 62			
Checks and cash items	.....	26,017.17			
Cash on hand	57,362.14	73,883 98			
Other resources	973.96	.....			
Totals	$19,105,406 51	$20,816,436.19	Totals	$19,105,406 51	$20,816,436.19

HENNEPIN COUNTY SAVINGS BANK, MINNEAPOLIS.

W. H. LEE, President; D. P. JONES, Vice President; W. F. McLANE, Cashier.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$4,386,651.14	$5,366,279.07	Deposits	$5,948,261.94	$6,762,402 53
Bonds, stocks and other securities	1,183,449 18	1,189,129.40	Surplus fund	250,000.00	250,000.00
Checks and cash items	.....	34,027.24	Undivided profits, net	34,960.86	19,624 04
Cash on hand and due from banks	910,644.23	692,590.86	Capital stock	250,000.00	250,000.00
Overdrafts	2,478.25	.....			
Totals	$6,483,222.80	$7,282,026.57	Totals	$6,483,222.80	$7,282,026.57

SAVINGS BANK OF MINNEAPOLIS.*

ADAM HANNAH, President; EDWARD MATTSON, Treasurer.

Resources:	June 23, '15	Liabilities:	June 23, '15
Loans and discounts	$321,405.00	Deposits	$382,543.38
Bonds, stocks and other securities	3,243.60	Other liabilities	41.04
Banking house, furniture and fixtures	4,507.30		
Other real estate	449.49		
Due from banks	32,002.65		
Checks and cash items	453.70		
Cash on hand	5,910.81		
Paid out for expenses in excess of earnings	961 38		
Other resources	13,650.49		
Total	$382,584.42	Total	$382,584.42

*Merged with State Deposit Bank of Minneapolis on January 3, 1916.

SCANDINAVIAN AMERICAN SAVINGS BANK, MINNEAPOLIS.

AARON CARLSON, President; A. UELAND, Vice President; C. L. GRANDIN, Vice President; E. V. BLOMQUIST, Treasurer.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Other real estate	$900 00	$900.00	Deposits	$12,974.09	$10,362.76
Due from banks	.....	11,464.96	Undivided profits, net	2,401.30	2,002.20
Cash on hand	14,475.39	.....			
Totals	$15,375.39	$12,364.96	Totals	$15,375.39	$12,364.96

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GOODHUE COUNTY SAVINGS BANK, RED WING.

B. GERLACH, President; C. H. BOXRUD, Vice President; C. J. SARGENT, Secretary and Treasurer.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$430,375.00	$457,373.22	Deposits	$476,231.53	$526,838 08
Bonds, stocks and other securities	20,000.00	.....	Surplus fund	5,100.00	5,100.00
Other real estate	600.00	4,200.00	Undivided profits, net	12,118.35	1,778.51
Due from banks	40,325.16	69,168.03			
Checks and cash items	.....	80.50			
Cash on hand	2,149.72	2,843.17			
Other resources	.....	51.67			
Totals	$493,449.88	$533,716.59	Totals	$493,449.88	$533,716.59

NORTHERN SAVINGS BANK, ST. PAUL.

BEN BAER, President; HAROLD THORSON, Vice President; L. H. ICKLER, Cashier.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$680,786.46	$881,594.62	Deposits	$1,341,118.68	$1,780,702.67
Bonds, stocks and other securities	380,741.00	288,591 88	Undivided profits, net	4,071.58	5,681.05
Other real estate	394.74	394.74			
Due from banks	283,268 06	615,802.48			
Totals	$1,345,190.26	$1,786,383.72	Totals	$1,345,190.26	$1,786,383.72

SCANDINAVIAN SAVINGS BANK, ST. PAUL.

ROBERT EARL, President; P. M. REAGAN, Treasurer.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Bonds, stocks and other securities	$5,000.00	$5,000.00	Deposits	$6,793.10	$6,071.69
Due from banks	2,201 35	1,471.86	Undivided profits, net	408 25	400.17
Totals	$7,201.35	$6,471.86	Totals	$7,201.35	$6,471.86

STATE SAVINGS BANK, ST. PAUL.

CHARLES P. NOYES, President; KENNETH CLARK, Vice President; FRANK SCHLICK, Vice President; LOUIS BETZ, Treasurer.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$3,042,813.17	$3,560,195.34	Deposits	$5,417,672.54	$6,033,224.73
Bonds, stocks and other securities	2,290,196.81	2,374,703.49	Surplus fund	260,000.00	300,000 00
Bkg. house, furn. and fix.	2,357 70	1,415.40	Undivided profits, net	130,887.78	27,550.84
Other real estate	13,109.83	27,687.43	Other liabilities	23,317.69	33,416.48
Due from banks	440,384.78	343,594 91			
Checks and cash items	3,197.28	41.499.90			
Cash on hand	19,243.69	45,095.58			
Other resources	20,574.75	.....			
Totals	$5,831,878.01	$6,394,192.05	Totals	$5,831,878.01	$6,394,192.05

WINONA SAVINGS BANK.

E. L. KING, President; PAUL WATKINS, Vice President; B. D. BLAIR, Secretary.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Loans and discounts	$1,149,695.12	$1,205,528 97	Deposits	$1,430,677.79	$1,563,875.34
Bonds, stocks and other securities	79,000.00	258,000 00	Surplus fund	100,000.00	100,000.00
Bkg. house, furn. and fix.	125,795.30	12,000 00	Undivided profits, net	41,465.08	12,966.78
Other real estate	24,400.00	255,355.24	Capital stock	100,000.00	100,000.00
Due from banks	286,177.46	27,904.29			
Cash on hand	7,074.99	18,053.62			
Totals	$1,672,142 87	$1,776,842.12	Totals	$1,672,142 87	$1,776,842.12

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DIVISION III.

Trust Companies

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COMPARATIVE ABSTRACT SHOWING CONDITION OF TRUST COMPANIES AT THE CLOSE OF BUSINESS ON DATES NAMED.

Resources:	June 23, 1915 Eight Companies	June 30, 1916 Eleven Companies
Guaranty fund	$704,710.92	$1,029,585.92
Loans and discounts	4,537,252.97	4,342,372.45
Bonds, stocks and securities	2,463,592.05	5,149,439.80
Banking house, furniture and fixtures	200,351.32	196,499.20
Other real estate	1,582.40	6,500.00
Accounts collectible	235,406.15	494,519.86
Cash in bank and in office	2,515,336.17	2,724,755.11
Trust funds in banks	146,270.30	854,795.17
Overdrafts	286.79	.....
Other resources	3,692.29	89.23
Totals	$10,808,481.36	$14,798,556.74

Liabilities:	June 23, 1915 Eight Companies	June 30, 1916 Eleven Companies
Capital stock	$3,010,000.00	$4,260,000.00
Surplus	654,000.00	835,000.00
Undivided profits, net	587,490.02	747,544.87
Bills payable and notes rediscounted	.....	517,388.63
Claims payable	912,968.70	1,077,136.28
Individual deposits	2,023,043.56	2,711,199.85
Trust deposits	832,955.76	954,406.19
Time certificates	488,300.15	1,247,643.87
Cashier's checks	64,046.92	57,755.71
Demand certificates	293,728.32	.....
Certified checks	5,647.40	1,938.38
Savings deposits	1,823,032.56	2,258,809.24
Other liabilities	113,267.97	129,733.72
Totals	$10,808,481.36	$14,798,556.74

LIST OF TRUST COMPANIES DISCONTINUED.

From Organization of State to August 1, 1916.

No.	Name	Location	Date of Organization	Date of Discontinuance
4.	American Loan & Trust Company	Duluth	Mar. 15, 1888	July 11, 1894
10.	Duluth Trust Company	Duluth	Aug. 27, 1892	Jan. 17, 1900
* 6.	Northern Trust Company	Minneapolis	Sept. 12, 1889	Dec. —, 1896
9.	Metropolitan Trust Company	Minneapolis	July 20, 1892	July 2, 1900
R 3.	Minnesota Title Insurance and Trust Co.	Minneapolis	Sept. 22, 1885	Mar. 25, 1907
† 2.	St. Paul Trust Company	St. Paul	Feb. 1, 1884	Dec. 31, 1901
7.	St. Paul Title and Trust Company	St. Paul	Jan. 9, 1890	Mar. 26, 1912

†2. Voluntary liquidation, December 31, 1901. Receiver appointed July 26, 1904. Receiver discharged April 9, 1906.

R3. March 25, 1907—Public Examiner in possession. March 26, 1907—Receiver appointed. Six dividends, amounting to 90 per cent, have since been paid to all general depositors.

*6. Originally the "St. Paul and Minneapolis Mortgage Loan & Trust Company." Name changed on January 9, 1891, to "St. Paul and Minneapolis Trust Company." Name changed again on December 14, 1893, to "Northern Trust Company."

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FARMERS TRUST COMPANY, HASTINGS.

HAYDN S. COLE, President; FRANK W. FINCH, Vice President; IRA C. OEHLER, Vice President; JOHN HEINEN, Secretary and Treasurer.

Resources:	June 30, '15	Liabilities:	June 30, '16
Due from banks	$50,000.00	Capital stock	$50,000.00

CITIZENS LOAN AND TRUST COMPANY, MANKATO.

LOREN GRAY, President; GEO. W. SUGDEN, Vice President; F. K. MEAGHER, Secretary and Treasurer.

Resources:	June 30, '16	Liabilities:	June 30, '16
Guaranty fund	$26,700.00	Capital stock	$50,000.00
Loans and discounts	29,150.00	Undivided profits, net	2,329.91
Accounts collectible	4.30	Bills payable and notes rediscounted.	10,000.00
Cash in banks and in offite	6,475 61	Trust deposits	1,079.19
Trust funds in banks	1,079.19		
Total	$63,409.10	Total	$63,409.10

MANKATO LOAN AND TRUST COMPANY.

G. M. PALMER, President; L. S. LAMM, Vice President; W. D. WILLARD, Treasurer; J. J. FLACHSENHAR, Secretary.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Guaranty fund	$31,910.92	$31,410.92	Capital stock	$60,000.00	$60,000.00
Loans and discounts	44,600.00	42,820.00	Surplus	7,000.00	10,000.00
Accounts collectible	15.00	1,731.68	Undivided profits, net	1,330.48	459 99
Cash in banks and in office	2,734 56	3,102.44	Bills payable and notes rediscounted	.....	5,700.00
Trust funds in banks	2,205.57	4,800.20	Claims payable	10,930.00	2,606.87
Other resources	65.16	.....	Trust deposits	2,270.73	5,098.38
Totals	$81,531.21	$83,865.24	Totals	$81,531.21	$83,865.24

MINNESOTA LOAN AND TRUST COMPANY, MINNEAPOLIS.

EDWARD W. DECKER, President; WILLIAM A. DURST, Vice President; ARTHUR M. KEITH, Vice President; HENRY L. MOORE, Treasurer; HENRY D. THRALL, Secretary; J. R. BYERS, Cashier.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Guaranty fund	$120,300.00	$114,500.00	Capital stock	$1,000,000.00	$1,000,000.00
Loans and discounts	1,635,814.94	732,306.17	Surplus	350,000,00	400,000.00
Bonds, stocks and securities	862,001 92	2,577,280.08	Undivided profits, net	42,349.20	173,592.65
Bkg. house, furn. and fix.	163,855.30	163,855.30	Claims payable	424,166.82	856,655.44
Accounts collectible	164,489.75	308,634.92	Individual deposits	1,301,489.45	1,569,303.62
Cash in banks and in office	1,661,811.66	1,561,623.74	Trust deposits	226,943.15	130,830 25
Trust funds in banks	.....	68,805 36	Time certificates of deposit	423,300.15	565,883.92
Overdrafts	110.93	.....	Cashier's checks	30,071.79	45,940.92
Other resources	.....	89 23	Savings deposits	807,912.52	782,955.59
			Certified checks	2,151.42	1,932.41
Totals	$4,608,384 50	$5,527,094.80	Totals	$4,608,384 50	$5,527,094.80

MINNEAPOLIS TRUST COMPANY.

ELBRIDGE C. COOKE, President; F. A. CHAMBERLIN, Vice President; C. T. JAFFRAY, Vice President; WM. G. NORTHRUP, Vice President; ROBERT W. WEBB, Vice President and Treasurer; D. L. CASE, Secretary.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Guaranty fund	$251,550 00	$253,350.00	Capital stock	$1,000,000.00	$1,000,000.00
Loans and discounts	452,425.47	506,492 99	Surplus	100,000.00	100,000.00
Bonds, stocks and securities	724,305.96	819,575.49	Undivided profits, net	199,872 22	293,786.03
Bkg. house, furn. and fix.	1,532.47	.....	Individual deposits	158,950.09	598,900.30
Accounts collectible	.....	30,874.42	Trust deposits	374,052.24	308,436.28
Cash in banks and in office	483,721.56	390,720.33	Time certificates of deposit	65,000.00	.....
Trust funds in banks	.....	300,109.38	Other liabilities	15,660.91	.....
Totals	$1,913,535.46	$2,301,122.61	Totals	$1,913,535.46	$2,301,122.61

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WELLS-DICKEY TRUST COMPANY, MINNEAPOLIS.

STUART W. WELLS, President; O. M. CORWIN, Vice President; DOUGLAS A. FISKE, Vice President; L. E. WAKEFIELD, Treasurer; W. J. STEVENSON, Secretary.

Resources:	June 30, '16	Liabilities:	June 30, '16
Guaranty fund	$50,000.00	Capital stock	$200,000.00
Bonds, stocks and securities	115,725.00	Surplus	20,000.00
Accounts collectible	31.50	Undivided profits, net	1,574.80
Cash in banks and in office	55,817.10	Trust deposits	88.80
Trust funds in banks	90.00		
Total	$221,663.60	Total	$221,663.60

SECURITY LOAN AND TRUST COMPANY, RED WING.

W. H. PUTNAM, President; W. H. GROW, Vice President; R. W. PUTNAM, Secretary; J. W. HOLLIDAY, Treasurer.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Guaranty fund	$25,000 00	$25,000.00	Capital stock	$50,000.00	$50,000.00
Loans and discounts	66,900.15	88,362.91	Surplus	5,000.00	7,500.00
Bonds, stocks and securities	6,500.00	3,500.00	Undivided profits, net	4,272.44	466.35
Accounts collectible	1,365.00	422.53	Bills payable and notes rediscounted	.....	40,000.00
Cash in banks and in office	8,309.28	6,887.10	Claims payable	23,000.00	.....
Other resources	292.47	.....	Trust deposits	26,094.46	26,206.19
Totals	$108,366 90	$124,172.54	Totals	$108,366 90	$124,172.54

ROCHESTER LOAN AND TRUST COMPANY.

E. A. KNOWLTON, President; A. W. STINCHFIELD, Vice President; CHRISTOPHER GRAHAM, Vice President; THOS. L. PHELPS, Secretary and Treasurer.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30. '16
Guaranty fund	$50,250.00	$52,300.00	Capital stock	$100,000.00	$100,000.00
Loans and discounts	106,870 00	116,947.35	Surplus	5,000.00	7,500.00
Bkg. house, furn. and fix.	463.55	643.90	Undivided profits, net	3,029.78	1,922.71
Accounts collectible	240.00	401.33	Bills payable and notes rediscounted	.....	63,300.00
Cash in banks and in office	711 23	2,500.13	Claims payable	50,340.00	.....
Trust funds in banks	25,720.09	18,761.62	Individual deposits	165.00	70.00
			Trust deposits	25,720.09	18,761 62
Totals	$184,254.87	$191,554.33	Totals	$184,254.87	$191,554.33

CAPITAL TRUST AND SAVINGS BANK, ST. PAUL.

JEROME W. WHEELER, President; JOHN R. MITCHELL, Vice President; CHAS. D. MATTESON, Vice President and Treasurer; FRED P. FELLOWS, Secretary.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Guaranty fund	$72,900.00	$73,700.00	Capital stock	$250,000.00	$250,000.00
Loans and discounts	1,694,946.24	2,100,519.80	Surplus	75,000.00	75,000.00
Bonds, stocks and securities	339,420.03	377,347.97	Undivided profits, net	121,256 54	152,840.54
Bkg. house, furn. and fix.	25,000.00	25,000.00	Claims payable	58,463.58	202,148 85
Other real estate	1,582.40	6,500 00	Individual deposits	426,939.02	439,939 24
Accounts collectible	13,380.91	16,983.41	Trust deposits	24,668.89	33,123.69
Cash in banks and in office	221,051.82	629,212.29	Cashier's checks	33,975.13	.....
Trust funds in banks	24,668.89	33,123.69	Time certificates of deposit	293,728.32	609,459.86
Overdrafts	175.86	.....	Savings deposits	1,015,120 04	1,375,141.26
Other resources	3,334 66	.....	Certified checks	3,495.98	.....
			Other liabilities	93,813.31	124,733.72
Totals	$2,396,460.81	$3,262,387.16	Totals	$2,396,460.81	$3,262,387.16

MERCHANTS LOAN AND TRUST COMPANY, ST. PAUL.

JAMES H. SKINNER, President; JAMES D. ARMSTRONG, Vice President; R. C. LILLY, Vice President and Treasurer; M. R. KNAUFT, Secretary.

Resources:	June 30, '16	Liabilities:	June 30. '16
Guaranty fund	$125,000.00	Capital stock	$500,000.00
Loans and discounts	91,377.07	Surplus	100,000.00
Bonds, stocks and securities	523,033.86	Undivided profits, net	22,478.44
Accounts collectible	35,751.09	Claims payable	15,725.12
Cash in banks and in office	50,676.65	Individual deposits	38,871.69
Trust funds in banks	25,268 88	Trust deposits	25,265.28
		Time certificates of deposit	62,837.94
		Cashier's checks	11,814.79
		Savings deposits	69,108.32
		Certified checks	5 97
		Other liabilities	5,000 00
Total	$851,107.55	Total	$851,107.55

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NORTHWESTERN TRUST COMPANY, ST. PAUL.

LOUIS W. HILL, Chairman of Board; GEO. P. FLANNERY, President; JOHN J. TOOMEY, Vice President and Treasurer; RENSLOW P. SHERER, Vice President; EDWARD P. DAVIS, Vice President; A. W. L. WALLGREN, Secretary.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Guaranty fund	$127,800.00	$252,625.00	*Capital stock	$500,000 00	$1,000.000 00
Loans and discounts	484,822.51	561,815.17	Surplus	100,000.00	100,000.00
Bonds, stocks and securities	517,464.14	722,477.40	Undivided profits, net	209,382.02	85,244.29
Bkg. house, furn. and fix.	1,000 00	.....	Bills payable and notes rediscounted	.....	383,388.63
Accounts collectible	55,660.68	99,575.63	Claims payable	336,068.30	.....
Cash in banks and in office	133,143.89	6,514.38	Individual deposits	135,500 00	64.115 00
Trust funds in banks	93,675.75	401,712.47	Trust deposits	130,272.90	404,472.13
			Time certificates of deposit	.....	7,500.00
			Other liabilities	2,343.75	.....
Totals	$1,413,566.97	$2,044,720.05	Totals	$1,413,566.97	$2,044,720.05

***Increase in Capital**—January 14, 1916, Northwestern Trust Company of St. Paul, from $500,000.00 to $1,000,000.00.

STOCKYARDS MORTGAGE AND TRUST COMPANY, SOUTH ST. PAUL.

J. J. FLANAGAN, President; GORDON C. SMITH, Vice President; A. H. SAM, Secretary and Treasurer.

Resources:		Liabilities:	
Due from banks	$50,000.00	Capital stock	$50,000.00

FARMERS LOAN AND TRUST COMPANY, WINONA.

C. M. YOUMANS, President; FRANK HORTON, Vice President; C. L. BISHOP, Secretary and Treasurer.

Resources:	June 23, '15	June 30, '16	Liabilities:	June 23, '15	June 30, '16
Guaranty fund	$25,000 00	$25,000.00	Capital stock	$50,000.00	$50,000.00
Loans and discounts	50,873.66	72,580.99	Surplus	12,000.00	15,000.00
Bonds, stocks and securities	13,900.00	10,500.00	Undivided profits, net	5,997.34	12,849.16
Bkg. house, furn. and fix.	8,500.00	7,000.00	Bills payable and notes rediscounted	.....	15,000.00
Accounts collectible	254.81	109 05	Claims payable	10.000.00	.....
Cash in banks and in office	3,852.17	11,225.34	Trust deposits	22,933.30	1 044.38
Trust funds in banks	.....	1,044.38	Time certificates of deposit	.....	1,96215
			Savings deposits	.....	31,604.07
			Other liabilities	1,450.00	.....
Totals	$102,380.64	$127,459.76	Totals	$102,380.64	$127,459.76

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DIVISION IV.

General Building and Loan Associations

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LIST OF GENERAL BUILDING AND LOAN ASSOCIATIONS DISCONTINUED.

From Organization of State to August 1, 1916.

No.	Name	Location	Date of Organization	Date of Discontinuance
3b.	American Savings and Loan Association	Minneapolis	April 15, 1887	.....
9.	Consolidated Building and Loan Association	Minneapolis	Nov. 17, 1888	.....
15.	First National Masonic Savings and Loan Association	Minneapolis	April 18, 1891	.....
R 7.	Home Savings and Loan Association	Minneapolis	June 26, 1888	June 8, 1897
L 6.	Inter-State Savings and Loan Association	Minneapolis	June 11, 1888	Dec. 27, 1901
L 4.	Minnesota Savings Fund and Investment Company	Minneapolis	Jan. 23, 1889	Aug. 28, 1902
R 1.	Northwestern Guaranty Loan Company	Minneapolis	April 22, 1884	May 20, 1893
L 2.	Pioneer Savings and Loan Company	Minneapolis	Jan. 13, 1886	April 26, 1897
R 3a.	Security Savings and Loan Association	Minneapolis	May 2, 1887	Nov. 29, 1897
10.	United States Building and Loan Association	Minneapolis	Dec. 27, 1888	.....
14.	Universal Savings, Building and Loan Association	Minneapolis	Jan. 17, 1890	.....
L 13.	Continental Savings, Loan and Building Company	St. Paul	Mar. 16, 1889	Aug. 5, 1897
R 12.	North American Savings, Loan and Building Company	St. Paul	Mar. 19, 1889	Jan. 13, 1898
R 8.	St. Paul Savings and Loan Association	St. Paul	Aug. 2, 1888	Mar. 21, 1898
L 5.	United States Savings and Loan Company	St. Paul	May 29, 1888	Mar. 27, 1902

NOTES:

L 2. Originally the "National Building, Loan & Protective Union." Name changed May 20, 1891. April 26, 1897, voluntary liquidation. April 9, 1903, liquidating officers discharged by Public Examiner, and $1,517.93 of unclaimed dividends were deposited in state treasury. On July 31, 1915, balance of $1,475.28 reverted to state.

R 3a. Originally "Security Building & Loan Association." Name changed May 20, 1891. Receiver appointed November 29, 1897.

L 4. Went into voluntary liquidation August 28, 1902. This company paid a final dividend of 1 9-10 per cent on February 25, 1909, making a total of 49 40-100 per cent paid to creditors of this association.

L 5. Originally the "United States Savings, Loan & Building Co." Name changed June 23, 1892, to "United States Savings & Loan Company." Went into voluntary liquidation March 27, 1902. Fourten dividends, amounting in all to approximately 70 per cent, were paid to creditors, and on December 1, 1909, unclaimed dividends to the amount of $2,435.15 were deposited with the state treasurer and the liquidation completed. On August 1, 1915, there still remained $1,038.05 of unclaimed dividends.

L 6. Originally the "Interstate Building & Loan Association." Name changed October 19, 1891. Voluntary liquidation December 27, 1901. Liquidation completed October 31, 1908. Paid three dividends, amounting in all to 36 per cent.

R 7. Originally "Home Building & Loan Association." Name changed July 3, 1889. June 8, 1897, liquidation. December 30, 1901, receiver appointed.

R 8. Originally "National Savings, Loan & Building Association." Name changed February 17, 1893. Liquidation June 17, 1897. Receiver appointed March 21, 1898.

R. Receiver.

L. Liquidation.

STATE INSTITUTION FOR SAVINGS, MINNEAPOLIS.

(Formerly the Guaranty Savings Association. Name changed October 15, 1903.)

Incorporated January 5, 1899.

H. E. FAIRCHILD, President; J. D. SHEARER, Vice President; A. W. STINCHFIELD, Vice President; H. A. BALDWIN, Vice President; I. A. YARNELL, Secretary; C. H. CHILDS, Counsel.

Resources:	July 31, '15	July 31, '16	Liabilities:	July 31, '15	July 31, '16
Bonds and mortgages	$788,490.12	$828,347.36	Capital stock	$400,000.00	$400,000.00
Real estate and office building	151,843.25	165,403.20	Reserve fund	27,577.77	27,094.42
Insurance and taxes advanced	138.95	767.83	Undivided profits	180.91	.....
Bills receivable	6,744.30	6,393.87	Bills payable	.....	50,000 00
Furniture and fixtures	8,838.24	10,334.44	Commission on loans	291.00	597.00
Interest paid	4,954 82	5,968.02	Deposits	606,928.69	608,101.42
Accrued interest	10,303.70	12,684.41			
Cash on hand	63,664.99	55,893 71			
Totals	$1,034,978.37	$1,085,792.84	Totals	$1,034,978.37	$1,085,792.84

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DIVISION V.

Mutual Building and Loan Associations

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COMPARATIVE ABSTRACT OF REPORTS OF BUILDING AND LOAN ASSOCIATIONS IN MINNESOTA ON DATES NAMED.

Resources:	Sixty-four Associations. July 31, 1915	Sixty-six Associations. July 31, 1916
Loans on mortgage security	$6,762,635 49	$7,454,824.98
Loans and stock security	179,833.88	132,837.43
Real estate	87,739.05	73,976.14
Real estate contracts and lien notes	19,593.44	28,602 16
Delinquent interest and premiums	36,098.31	23,938.52
Delinquent dues	23,080.06	40,246.19
Insurance and taxes due from borrowers	9,714.37	12,628.74
Furniture and fixtures	3,999.02	14,157.60
Expenses paid	7,514.32	6,198.73
Accounts receivable	17,931.03	19,087.97
Due from banks	206,040.27	388,112.02
Cash on hand	147,446.68	154,302.94
Other resources	.....	4,191.37
Totals	$7,501,625.92	$8,353,104.79

Liabilities:	Sixty-four Associations. July 31, 1915	Sixty-six Associations. July 31, 1916
Capital dues credited installment stock	$4,928,668.53	$5,322,588.15
Capital paid on deposit stock	1,347,443.42	1,488,517 22
Undivided profits	45,981.31	97,738.49
Total dividends credited stockholders	368,331.89	323,645.89
Advanced dues	37,538.60	58,200.39
Advanced interest and premiums	66,078.11	68,735.31
Due on loans	83,730.60	124,124.56
Matured stock unpaid	98,202.69	238,480.59
Contingent or reserve fund	168,831.91	189,570.76
Bills payable	356,818.86	423,536.53
Other liabilities	.....	17,966.90
Totals	$7,501,625.92	$8,353,104.79

TURNERS' BUILDING ASSOCIATION, MINNEAPOLIS.

Incorporated October 5, 1887. Charter Expires October, 1937.
CARL R. SIEVERS, President; MAX CONRAD, Vice President; HENRY KUEHN, Secretary; F. A. GROSS, Treasurer.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$109,080 00	Capital dues credited installment stock	$126,570.56
Loans on stock security	6,485.00	Undivided profits	2,867.67
Delinquent interest and assessment	979.84	Advanced dues	70.00
Delinquent dues	1,483.50	Advanced assessment	4.20
Cash on hand	11,484.09		
Total	$129,512.43	Total	$129,512.43

FIDELITY BUILDING, LOAN AND SAVINGS ASSOCIATION, WINONA.

Incorporated March 9, 1891. Charter Expires March 9, 1921.
E. D. KEYES, President; E. M. ROBERTS, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$147,025.00	Capital dues credited installment stock	$80,095.50
Loans on stock security	1,870.00	Capital paid on deposit stock	51,800.00
Real estate contracts	784.00	Total dividends credited stockholders	14,989.58
Due from banks	706.08	Contingent or reserve fund	2,500.00
		Bills payable	1,000.00
Total	$150,385.08	Total	$150,385.08

THE MINNEAPOLIS SAVINGS AND LOAN ASSOCIATION, MINNEAPOLIS.

Incorporated July 6, 1891. Charter Expires July 6, 1921.
JACOB STOFT, President; P. M. ENDSLEY, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$1,992,632.91	Capital dues credited installment stock	$1,844,970.63
Loans on stock security	1,075.00	Capital paid on deposit stock	197,100.00
Foreclosure costs	203 58	Total dividends credited stockholders	46,160.28
Furniture and fixtures	500.00	Due on loans	52,599.59
Due from banks	269,929.18	Contingent or reserve fund	132,206.21
Cash on hand	8,696.04		
Total	$2,273,036.71	Total	$2,273,036.71

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CLIMAX BUILDING AND LOAN ASSOCIATION, DULUTH.*

Incorporated June 22, 1892. Charter Expires June 22, 1922.
J. W. ROBINSON, President; CHAS. SMITH, Secretary.

RESOURCES.		LIABILITIES.	
Loans on stock security	$276.62	Capital dues credited installment stock	$3,671.73
Real estate	450.00	Undivided profits	104.89
Real estate contracts	3,050 00		
Total	$3,776.62	Total	$3,776.62

*In liquidation.

THE HENNEPIN SAVINGS AND LOAN ASSOCIATION, MINNEAPOLIS.

Incorporated August 12, 1895. Charter Expires August 12, 1925.
JOHN O'DONNELL, President; W. H. GIBBS, Vice President; JOHN FOLEY, Vice President; JOHN L. SMITH, Secretary; E. C. LARPENTEUR, Treasurer.

RESOURCES.		LIABILITIES.	
Loans on mortgage security (net)	$205,928.14	Capital dues credited installment stock	$170,201.88
Loans on stock security	1,202.50	Capital paid on deposit stock	34,950 00
Delinquent interest	833.48	Undivided profits	4,510.88
Furniture and fixtures	798.57	Due on loans	1,915.59
Accounts receivable	229.82	Contingent or reserve fund	3,900.00
Cash on hand	6,485.84		
Total	$215,478.35	Total	$215,478.35

INTER CITY MUTUAL BUILDING AND LOAN ASSOCIATION, ST. PAUL.

Incorporated April 27, 1901. Charter Expires April 27, 1931.
A. H. HOOPER, President; ALLAN O'LOUGHLIN, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security (net)	$116,101.55	Capital dues credited installment stock	$100,633.75
Real estate	2,770.00	Advanced dues	291.01
Foreclosures	1,337.91	Due on loans	16,956.25
Delinquent dues	3,293.28	Unadjusted loans	532 00
Furniture and fixtures	184.35	Contingent or reserve fund	1,912.33
Book accounts	325.10	Bills payable	8,500.00
Accounts receivable	6,877.17	Unpaid withdrawals	7,339.18
Bills receivable	3,680 99		
Cash on hand	1,594.16		
Total	$136,164.51	Total	$136,164.51

WASHINGTON COUNTY BUILDING-LOAN ASSOCIATION, STILLWATER.

Incorporated October 24, 1901. Charter Expires October 24, 1931.
L, SARGENT, President; FRANK T. WILSON, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security (net)	$28,728.28	Capital dues credited installment stock	$9,742.05
Loans on stock security	120.00	Undivided profits	1,246.62
Real estate	916.56	Total dividends credited stockholders	373.13
Real estate contracts	1,352 62	Due on loans	1.00
Delinquent interest	78.28	Matured stock unpaid	15.325.00
Insurance and taxes due from borrowers	40.13	Bills payable	4,746.65
Accounts receivable	177.27	Interest on bills payable	92.03
Cash on hand	113.34		
Total	$31,526 48	Total	$31,526 48

MANKATO SAVINGS AND BUILDING ASSOCIATION, MANKATO.

Incorporated December 1. 1901. Charter Expires December 1, 1931.
JAS. WILSON, President; THOS. A. SHERK, Vice President; D. G. WILLARD, Secretary; GEO. B. OWEN, Treasurer.

RESOURCES.		LIABILITIES.	
Loans on mortgage security (net)	$511,874.33	Capital dues credited installment stock	$25,233.40
Loans on stock security	1,860.00	Capital paid on deposit stock	39,150.00
Real estate	3,395 44	Capital paid on loan stock	16,716.95
Interest and discount	61 59	Certificates of deposit	426,993.26
Personal taxes paid	255.43	Interest and dues paid	33,267 02
Office building, furniture and fixtures	10,350.00	Due on loans	5,334.00
Expenses paid	254.42	Rent account	184.00
Salaries paid	1,107.96	Contingent or reserve fund	15,016.29
Due from banks	22,653.70	Suspense account	17.95
Cash on hand	100 00		
Total	$551,912.87	Total	$551,912.87

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PROVIDENT SAVINGS AND LOAN ASSOCIATION, DULUTH.

Incorporated May 9, 1903. Charter Expires May 9, 1933.
A. H. COMSTOCK, President; C. M. RICE, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security (net)	$18,293.04	Capital dues credited installment stock	$42,321.42
Delinquent interest	368.73	Capital paid on deposit stock	200.00
Expenses paid	20.00	Undivided profits	3,593.60
Cash on hand	28,832.18	Contingent or reserve fund	1,398.93
Total	$47,513.95	Total	$47,513.95

RED WING BUILDING ASSOCIATION, RED WING.

Incorporated March 1, 1910. Charter Expires April 1, 1940.
E. S. HOYT, President; A. P. PIERCE, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security (net)	$186,959 77	Capital dues credited installment stock	$107,912.91
Real estate	5,674.53	Capital paid on deposit stock	96,950 00
Delinquent dues and interest	13,211.46	Undivided profits	905.14
Insurance and taxes due from borrowers	584.15	Total dividends credited stockholders	2,908.50
Due from banks	2,120.05	Sundry collections	24.90
Cash on hand	151.49		
Total	$208,701.45	Total	$208,701.45

DAKOTA COUNTY BUILDING ASSOCIATION, HASTINGS.

Incorporated April 9, 1911. Charter Expires April 9, 1941.
IRVING TODD, JR., President; J. A. HOLMQUIST, Vice President; A. J. SCHALLER, Secretary; OWEN AUSTIN, Treasurer.

RESOURCES.		LIABILITIES.	
Loans on mortgage security (net)	$82,705 41	Capital dues credited installment stock	$50,447.82
Loans on stock security	1,230.00	Undivided profits	2,369.37
Real estate	4,874.98	Total dividends credited stockholders	1,582.00
Real estate contracts and lien notes	1,604.15	Advanced dues	41.88
Delinquent interest and premiums	4,113.87	Due on loans	75 00
Delinquent dues	196.90	Matured stock unpaid	45,200.00
Fines unpaid	11.90		
Due from banks	4,978 86		
Total	$99,716.07	Total	$99,716.07

WORKINGMEN'S BUILDING AND LOAN ASSOCIATION, CROOKSTON.

Incorporated October 23, 1882. Charter Expires October 23, 1942.
J. P. FOOTE, President; M. E. WALKER, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$135,275.09	Capital dues credited installment stock	$172,472.44
Loans on stock security	6,495.00	Undivided profits	104 75
Real estate	19,434.20	Dues account	8,522.45
Real estate contracts and lien notes	9,060.02	Interest and premiums	5,536.23
Taxes due from borrowers	884.34	Fines paid	99.22
Expenses paid	237 58	Contingent or reserve fund	1,451.50
Accounts receivable	1,000.00		
Cash on hand	15,800.36		
Total	$188,186.59	Total	$188,186.59

ROCK COUNTY BUILDING AND LOAN ASSOCIATION, LUVERNE.

Incorporated April, 1886. Charter Expires April, 1946.
S. A. D. KENNEDY, President; J. E. TREAT, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage and personal security	$225,650.00	Capital dues credited installment stock	$193,856.36
Loans on stock security	5,850.00	Undivided profits	15.84
Expenses paid	420.20	Dues paid	24,703.50
Cash on hand	172 70	Interest and premiums paid	13,517.20
Total	$232,092.90	Total	$232,092.90

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CLOQUET BUILDING AND LOAN ASSOCIATION, CLOQUET.

Incorporated July 8, 1886. Charter Expires July 8, 1946.
FRED D. VIBERT, President; HANFORD F. COX, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security (net)	$67,906.41	Capital dues credited installment stock	$86,978.64
Loans on stock security	784.14	Advanced dues	88.00
Real estate	3,453.63	Contingent or reserve fund	2,452.78
Delinquent interest and premiums	8,636 96		
Insurance and taxes due from borrowers	111.66		
Cash on hand	8,627.62		
Total	$89,519 42	Total	$89,519 42

AUSTIN BUILDING AND LOAN ASSOCIATION, AUSTIN.

Incorporated January 7, 1887. Charter Expires January 7, 1917.
F. O. HOLL, President; L. D. BAIRD, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security (net)	$178,242.11	Capital dues credited installment stock	$38,123.05
Taxes due from borrowers	76.28	Capital paid on deposit stock	140,350.00
Cash on hand	9,945.10	Undivided profits	2,120 09
		Total dividends credited stockholders.	5,449.05
		Due on loans	221.30
		Bills payable	2,000 00
Total	$188,263.49	Total	$188,263.49

ALBERT LEA BUILDING AND LOAN ASSOCIATION, ALBERT LEA.

Incorporated February 15, 1887. Charter Expires February 15, 1917.
V. GILRUP, President; C. A. BRIGGS, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security (net)	$862,971.07	Capital dues credited installment stock	$294,622.68
Loans on stock security	42,658.62	Capital paid on deposit stock	623,250.00
Insurance and taxes due from borrowers	468.99	Undivided profits	4,120.17
Furniture and fixtures	390.75	Dues account	7,260 50
Expenses paid	556.75	Interest account	631.86
Due from banks	45,604.45	Loan payments	20,452.43
		Fees and fines	288 49
		Account payable	24.50
		Bills payable	2,000.00
Total	$952,650.63	Total	$952,650.63

BLUE EARTH CITY BUILDING AND LOAN ASSOCIATION, BLUE EARTH.

Incorporated April 25, 1905. Charter Expires April 25, 1923.
J. P. BARTEL, President; C. A. SIVERSON, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$56,750.00	Capital dues credited installment stock	$56,424.08
Real estate	1,005.32	Undivided profits	616.32
Delinquent interest	92.90	Unearned premiums	1,503.00
Delinquent dues	126.00		
Unpaid fines	8.55		
Accounts receivable	223.05		
Due from banks	337.58		
Total	$58,543.40	Total	$58,543.40

ROCHESTER BUILDING AND LOAN ASSOCIATION, ROCHESTER.

Incorporated March 23, 1887. Charter Expires March 23, 1917.
E. A. KNOWLTON, President; D. H. HOLT, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$158,800 00	Capital dues credited installment stock	$102,537.00
Expenses paid	204.05	Total dividends credited stockholders.	32,477.24
Accounts receivable	.58	Interest and premiums	4,297.02
Due from banks	1,226.95	Due on loans	1,474.64
		Fees and fines	45 68
		Bills payable	19,500.00
Total	$160,331.58	Total	$160,331.58

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ELMORE BUILDING AND LOAN ASSOCIATION, ELMORE.

Incorporated June 26, 1888. Charter Expires June 26, 1936.
A. E. PEARSON, President; J. S. McQUARIE, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$10,900.00	Capital dues credited installment stock	$12,820.30
Delinquent interest and premiums	62.12	Undivided profits	63.49
Delinquent dues	149 00	Advanced dues	7.50
Cash on hand	1,831.84	Advanced interest and premiums	1.67
		Suspense account	50.00
Total	$12,942.96	Total	$12,942.96

JACKSON BUILDING AND LOAN ASSOCIATION, JACKSON.

Incorporated April 18, 1892. Charter Expires April 18, 1928.
W. D HUNTER, President; JOHN QUALEY, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$92,700 00	Capital dues credited installment stock	$92,098.03
Delinquent interest	32.00	Undivided profits, net	13.86
Delinquent dues	84.00	Due on loans	1,000.00
Unpaid fines	16.40		
Cash on hand	279 49		
Total	$93,111.89	Total	$93,111.89

SPRINGFIELD BUILDING AND LOAN ASSOCIATION, SPRINGFIELD.

Incorporated February 25, 1890. Charter Expires February 25, 1920.
H. BENDIXEN, President; E. L. NIPPOLT, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$20,200.00	Capital dues credited installment stock	$12,900 00
Expenses paid	25.89	Undivided profits	12.47
Fees unpaid	7.01	Total dividends credited stockholders.	5,782.27
Due from banks	535.46	Dues account	749.00
		Interest and premiums paid	453.41
		Fees and fines	32.49
		Profit on withdrawals	38.72
		Bills payable	800.00
Total	$20,768.36	Total	$20,768.36

BUILDING AND LOAN ASSOCIATION, EAST GRAND FORKS.

Incorporated January 1, 1891. Charter Expires December 31, 1940.
E. ARNESON, President; L. O. LYSTAD, Vice President; G .R. JACOBI, Secretary; J. H. McNICOL, Treasurer.

RESOURCES.		LIABILITIES.	
Loans on mortgage security (net)	$66,161.39	Capital dues credited installment stock	$42,284.25
Delinquent dues	3,449.27	Undivided profits	21,777 04
Expenses paid	39.00	Contingent or reserve fund	500.00
Cash on hand	411 63	Bills payable	5,500.00
Total	$70,061.29	Total	$70,061.29

FAIRMONT BUILDING AND LOAN ASSOCIATION, FAIRMONT.

Incorporated April 20, 1891. Charter Expires April 20, 1929.
G. B. GOETZ, President; BEN E. BALLOU, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$122,900.00	Capital dues credited installment stock	$123,619.17
Delinquent interest	65.62	Total dividends credited stockholders	4,121.17
Delinquent dues	103.00	Advanced dues	74.00
Furniture and fixtures	138.09	Unearned premiums	392.40
Fines unpaid	23.10	Contingent or reserve fund	723.13
Accounts receivable	.50	Orders outstanding	1,140.52
Cash on hand	6,840.08		
Total	$130,070.39	Total	$130,070.39

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HALLOCK BUILDING AND LOAN ASSOCIATION, HALLOCK.

Incorporated April 10, 1899. Charter Expires April 10, 1929.
N. P. LUNDGREN, President; J. H. BRADISH, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$16,100.00	Capital dues credited installment stock	$7,507.00
Real estate	444.74	Undivided profits	4,327.80
Cash on hand	890.06	Matured stock unpaid	3,600.00
		Bills payable	2,000 00
Total	$17,434.80	Total	$17,434 80

WELLS MUTUAL BUILDING AND LOAN ASSOCIATION, WELLS.

Incorporated March 1, 1912. Charter Expires March 1, 1932.
E. A. SIDDALL, President; T. M. MOTT, Vice President; C. H. DRAPER, Secretary; H. GILBERTSON, Treasurer.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$104,100.00	Capital dues credited installment stock	$93,125.99
Loans on stock security	19,451.00	Capital paid on loan stock	37,397.95
Real estate	3,528.35	Undivided profits	1,133.79
Delinquent interest	3,794.24	Advanced dues	45 00
Delinquent dues	2,551.85	Due on loans	1,815.05
Furniture and fixtures	336.30	Bills payable	7,390.79
Fines unpaid	156.40		
Due from banks	6,990 43		
Total	$140,908.57	Total	$140,908.57

LAMBERTON BUILDING AND LOAN ASSOCIATION, LAMBERTON.

Incorporated June 1, 1892. Charter Expires June 1, 1922.
FRANK SCHANDERA, President; GEO. J. GRIMM, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$18,800.00	Capital dues credited installment stock	$14,220.00
Delinquent interest and premiums	61.00	Undivided profits	109.08
Delinquent dues	33.00	Total dividends credited stockholders.	5,416.32
Unpaid fines	9.72		
Cash on hand	841 68		
Total	$19,745.40	Total	$19,745.40

LAKE BENTON BUILDING AND LOAN ASSOCIATION, LAKE BENTON.

Incorporated April, 1894. Charter Expires, April, 1924.
CHAS. SKARTUM, President; GEO. H. DIEDERICH, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security (net)	$13,223 77	Capital dues credited installment stock	$15,614 29
Real estate contracts	1,083.41	Advanced interest and premiums	951.25
Delinquent dues	19.50	Due on loans	906.25
Expenses paid	33.00	Fees and fines	4.25
Accounts receivable	10.80		
Due from banks	3,105.56		
Total	$17,476.04	Total	$17,476.04

MONTEVIDEO BUILDING AND LOAN ASSOCIATION, MONTEVIDEO.

Incorporated May 1, 1894. Charter Expires May 1, 1924.
P. J. METTLING, President; JOHN O. ANDERSON, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$97,198.00	Capital dues credited installment stock	$69,543.50
Loans on stock security	2,600 00	Total dividends credited stockholders.	23,574 24
Real estate	761.13	Advanced dues	685.00
Delinquent interest and premiums	1,447.76	Bills payable	22,383.47
Delinquent dues	457.50		
Insurance and taxes due from borrowers	11.30		
Accounts receivable	1,205.26		
Cash on hand	12,505.26		
Total	$116,186.21	Total	$116,186.21

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WASECA SAVINGS AND LOAN ASSOCIATION, WASECA.

Incorporated April 29, 1895. Charter Expires April 29, 1925.
D. McLOUGHLIN, President; WM. A. SWIFT, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$26,024.00	Capital dues credited installment stock	$23,502.50
Loans on stock security	85.00	Total dividends credited stockholders	7,023.47
Insurance and taxes due from borrowers	18 00	Contingent or reserve fund	122.30
Furniture and fixtures	45.00		
Cash on hand	4,476.21		
Total	$30,648.21	Total	$30,648.21

NEW ULM SAVINGS AND LOAN ASSOCIATION, NEW ULM.

Incorporated March 12, 1896. Charter Expires March 12, 1926.
JACOB KLOSSMER, JR., President; WM. PFAENDER, JR., Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$123,000 00	Capital dues credited installment stock	$18,688.16
Loans on stock security	1,050.00	Capital paid on deposit stock	83,878.93
Real estate	6,269.14	Paid-up stock	20,800.00
Furniture and fixtures	159.99	Dividends to paid-up stockholders	606.81
Expenses paid	181.98	Due on loans	1,600.00
Cash on hand	3,899.79	Contingent or reserve fund	1,987.00
		Bills payable	7,000.00
Total	$134,560.90	Total	$134,560.90

THE BARNESVILLE BUILDING AND LOAN ASSOCIATION, BARNESVILLE.

Incorporated April 4, 1896. Charter Expires April 4, 1926.
T. F. CALLINS, President; JOHN NELSON, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$61,900 00	Capital dues credited installment stock	$25,702.13
Loans on stock maturity	43.20	Undivided profits	5,193.30
Real estate	1,666.91	Bills payable	36,993.54
Expenses paid	85.00		
Cash on hand	4,193 86		
Total	$67,888.97	Total	$67,888.97

SCANDIA SAVINGS ASSOCIATION, BENSON.*

Incorporated May 17, 1896.
MONS HOUGE, President; P. A. HUSTAD, Secretary.

RESOURCES.		LIABILITIES.	
Loans on stock security	$587.78	Capital dues credited installment stock	$577.75
Furniture and fixtures	2.65	Undivided profits	178.24
Cash on hand	237.56	Fees and fines	72.00
Total	$827.99	Total	$827.99

*In liquidation.

TYLER BUILDING AND LOAN ASSOCIATION, TYLER.

Incorporated March, 1897. Charter Expires March, 1927.
T. T. GRONLUND, President; A. K. STAUNING, Secretary.

RESOURCES.		LIABILITIES.	
Furnuiture and fixtures	60.00	Capital dues credited installment stock	$17,646.00
Loans on mortgage security	$25,000 00	Undivided profits	.14
Expenses paid	124.05	Total dividends credited stockholders	6,103.77
Due from banks	349.04	Advanced interest and premiums	1,019 18
		Due on loans	14.00
		Bills payable	750.00
Total	$25,533.09	Total	$25,533.09

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SLAYTON BUILDING AND LOAN ASSOCIATION, SLAYTON.

Incorporated May 1, 1898. Charter Expires May 1, 1928.
B. H. LARSON, President; W. J. McLEOD, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$47,000.00	Capital dues credited installment stock	$50,725.37
Loans on stock security	2,230.00	Undivided profits	3.59
Delinquent dues	150 00		
Insurance due from borrowers	93.53		
Due from banks	1,255.43		
Total	$50,728.96	Total	$50,728.96

WINTHROP SAVINGS AND LOAN ASSOCIATION, WINTHROP.

Incorporated May 1, 1898. Charter Expires May 1, 1928.
A. P. LINDSTROM, President; A. C. JOHNSON, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$53,950.00	Capital dues credited installment stock	$48,097.49
Loans on stock security	300.00	Capital paid on deposit stock	3,400.00
		Undivided profits	2,651.72
		Due treasurer	100 79
Total	$54,250.00	Total	$54,250.00

MARSHALL BUILDING, SAVINGS AND LOAN ASSOCIATION, MARSHALL.

Incorporated October, 1899. Charter Expires October, 1929.
C. E. MARSH, President; R. M. NEILL, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgae security	$23,100.00	Capital dues credited installment stock	$13,406.00
Delinquent dues	714.43	Total dividends credited stockholders	9,589 24
Expenses paid	225.85	Advanced dues	12.50
Due from banks	1,320.62	Advanced interest and premiums	2,391.66
Cash on hand	38.50		
Total	$25,399.40	Total	$25,399.40

REVERE BUILDING AND LOAN ASSOCIATION, REVERE.

Incorporated January 28, 1901. Charter Expires January 28, 1931.
J. K. NICOLAYSON, President; P. A. PEDERSON, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$3,500.00	Capital dues credited installment stock	$3,679.55
Delinquent interest, premiums and dues	53.50	Undivided profits	26.03
Due from banks	150 00		
Cash on hand	2.08		
Total	$3,705.58	Total	$3,705.58

WALNUT GROVE BUILDING AND LOAN ASSOCIATION.

Incorporated May 1, 1901. Charter Expires May 1, 1931.

W. A. SWOFFER, President; W. J. McDONALD, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$25,100.00	Capital dues credited installment stock	$25,131.19
Delinquent dues	110.75	Undivided profits	27.81
Cash on hand	3.25	Bills payable	55.00
Total	$25,214.00	Total	$25,214.00

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WABASSO BUILDING AND LOAN ASSOCIATION, WABASSO.

Incorporated December 9, 1901. Charter Expires December 9, 1931.
N. J. FRANTA, President; PAUL A. CALLAGHAN, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$17,200.00	Capital dues credited installment stock	$12,717.00
Delinquent interest and premiums	232.00	Undivided profits	5,368.14
Delinquent dues	151.50	Total dividends credited stockholders.	805.33
Insurance and taxes due from borrowers	314.69		
Cash on hand	992.28		
Total	$18,890.47	Total	$18,890.47

AMBOY BUILDING AND LOAN ASSOCIATION, AMBOY.

Incorporated June 21, 1892. Charter Expires June 21, 1922.
P. H. JOHNSON, President; W. E. SCHMIDT, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$2,000.00	Capital dues credited installment stock	$1,044.90
Delinquent interest and premiums	168.57	Undivided profits	.01
Delinquent dues	140 25	Advanced dues	.75
Insurance and taxes due from borrowers	10.04	Advanced interest and premiums	30.60
Expenses paid	50.00	Matured stock unpaid	1,512.14
Accounts receivable	33.98	Accounts payable	64.76
Due from banks	250.32		
Total	$2,653.16	Total	$2,653 16

TRUMAN BUILDING AND LOAN ASSOCIATION, TRUMAN.

Incorporated March 1, 1903. Charter Expires March 1, 1933.
G. M. SEABERG, President; W. N. DAHM, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$14,700 00	Capital dues credited installment stock	$14,720 98
Delinquent interest	94.99	Advanced dues	5.00
Delinquent dues	143.00	Bills payable and interest due	189.01
Fines	14.50	Treasurer overdrawn	37.50
Total	$14,952.49	Total	$14,952.49

MOORHEAD BUILDING AND LOAN ASSOCIATION, MOORHEAD.

Incorporated May 9, 1903. Charter Expires May 9, 1933.
RALPH PEDERSON, President; GARFIELD H. RUSTAD, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$52,000.00	Capital dues credited installment stock	$36,475.37
Loans on stock security	350.00	Unearned premiums	2,326.20
Delinquent dues and properties forfeited	9,918.74	Matured stock unpaid	5,750.00
Accounts receivable	1,003.00	Bills payable	20,699 16
Due from banks	1,978 99		
Total	$65,250.73	Total	$65,250.73

GRAND RAPIDS BUILDING AND LOAN ASSOCIATION, GRAND RAPIDS.

Incorporated October, 1903. Charter Expires October, 1933.
D. M. GUNN, President; A. L. SHELDON, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$33,725.00	Capital dues credited installment stock	$24,646.55
Delinquent interest, premiums and dues	1,319.11	Capital paid on deposit stock	1,242.00
Insurance and taxes due from borrowers	57.30	Undivided profits	1,404.11
Due from banks	1,382.51	Total dividends credited stockholders.	8,191 26
		Bills payable	1,000.00
Total	$36,483.92	Total	$36,483.92

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BAGLEY BUILDING AND LOAN ASSOCIATION, BAGLEY.

Incorporated March, 1904. Charter Expires March, 1934.
A. KAISER, President; E. H. REIFF, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$30,800.00	Capital dues credited installment stock	$11,909.50
Real estate	6,715.79	Undivided profits	6,045.65
Insurance and taxes due from borrowers	995.47	Matured stock unpaid	6,457.20
Cash on hand	1,170.50	Contingent or reserve fund	69.41
		Bills payable	15,200.00
Total	$39,681.76	Total	$39,681.76

RED LAKE BUILDING ASSOCIATION, THIEF RIVER FALLS.

Incorporated December 20, 1903. Charter Expires June 30, 1916.
LARS BACKE, President; D. B. BAKKE, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$17,825 00	Capital dues credited installment stock	$10,640.50
Loans on stock security	716.15	Total dividends credited stockholders.	4,251.09
Delinquent interest and premiums	147.15	Contingent or reserve fund	673.70
Delinquent dues	118.75	Bills payable	5,777.20
Furniture and fixtures	75.00		
Accounts receivable (real estate account)	1,865.52		
Cash on hand	594.92		
Total	$21,342.49	Total	$21,342.49

CROOKSTON BUILDING AND LOAN ASSOCIATION, CROOKSTON.

Incorporated March 1, 1904. Charter Expires March 1, 1934.
ED. PETERSON, President; V. L. McGREGOR, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$147,650 00	Capital dues credited installment stock	$133,088 00
Loans on stock security	19,530.00	Undivided profits	7,597.00
Real estate	9,459.32	Total dividends credited stockholders..	50,742.05
Real estate contracts and lien notes.	4,079.09	Advanced dues	374.00
Insurance and taxes due from borrowers	1,083.10	Contingent or reserve fund	1,403.53
Due from banks	11,465.07	Suspense	62.00
Total	$193,266.58	Total	$193,266.58

CHOKIO BUILDING AND LOAN ASSOCIATION, CHOKIO.

Incorporated March 15, 1904. Charter Expires March 15, 1922.
S. BURT, President; T. M. MALONEY, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$19,950.00	Capital dues credited installment stock	$16,516.93
Expenses paid	50.00	Dues account	2,675.00
		Interest account	774 91
		Fees and fines	11.25
		Overdraft at bank	21.91
Total	$20,000.00	Total	$20,000.00

NORTHWESTERN BUILDING ASSOCIATION, FERGUS FALLS.

Incorporated January 23, 1904. Charter Expires January 23, 1934.
ELMER E. ADAMS, President; ROBT. HANNAH, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$360,095.00	Capital dues credited installment stock	$179,896.32
Loans on stock security	5,098.13	Capital paid on deposit stock	10,439.41
Real estate	1,423.20	Undivided profits	529.36
Real estate contracts	2,922.98	Total dividends credited stockholders.	4,169.12
Interest paid	1,189.55	Advanced dues	29.00
Delinquent dues	1,906 10	Interest and premiums paid	6,919.70
Insurance and taxes due from borrowers	1,740.51	Fines paid	37.65
Accrued interest on bills receivable..	108.20	Matured stock unpaid	80,000.00
Expenses paid	423.56	Contingent or reserve fund	13,135.86
Accounts receivable	.15	Bills payable	93,505.89
Sheriff's certificates	3,356.06	Accrued interest on bills payable	2,296.99
Cash on hand	11,911.11	Sundry accounts	70.25
Total	$391,029.55	Total	$391,029.55

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CLAY COUNTY BUILDING ASSOCIATION, MOORHEAD.

Incorporated July 1, 1904. Charter Expires July 1, 1934.
P. H. LAMB, President; WM. R. TILLOTSON, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$14,600.00	Capital dues credited installment stock	$4,470.32
Real estate contracts	2,222.00	Capital paid on deposit stock	8,730.54
Insurance and taxes due from borrowers	114.42	Undivided profits	953 36
Cash on hand	805.39	Contingent or reserve fund	2,927.59
		Bills payable	660.00
Total	$17,741.81	Total	$17,741.81

RED RIVER BUILDING AND LOAN ASSOCIATION, BRECKENRIDGE.

Incorporated January 17, 1905. Charter Expires January 17, 1935.
JOSEPH GUNN, President; ROBT. R. WAITE, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$100,500.00	Capital dues credited installment stock	$29,118.42
Real estate	5,037.73	Undivided profits	6,011.22
Delinquent dues	505.76	Total dividends credited stockholders.	2,006.40
Insurance and taxes due from borrowers	519.74	Advanced dues	241.50
Cash on hand	1,256.03	Due on loans	2,480.00
		Matured stock unpaid	31,350.00
		Contingent or reserve fund	4,230.57
		Bills payable	32,351.15
		Other liabilities	30.00
Total	$107,819.26	Total	$107,819.26

WILKIN COUNTY BUILDING AND LOAN ASSOCIATION, BRECKENRIDGE.

Incorporated January 9, 1905. Charter Expires January 9, 1935.
F. L. PIERCE, President; H. L. SHIRLEY, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$94,600 00	Capital dues credited installment stock	$44,244.75
Real estate	420.88	Undivided profits	12,160.71
Delinquent dues	530.00	Advanced dues	54.00
Insurance and taxes due from borrowers	545.54	Advanced interest and premiums	1,515.12
Expenses paid	78.94	Fees and fines	20.70
Due from banks	412.57	Bills payable	38,592.65
Total	$96,587.93	Total	$96,587.93

PEOPLES BUILDING AND LOAN ASSOCIATION, ALBERT LEA.

Incorporated April 1, 1905. Charter Expires April 1, 1935.
F. W. BARLOW, President; C. L. HILL, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security (net)	$275,238.71	Capital dues credited installment stock	$70,589.60
Loans on stock security	4,560.00	Capital paid on deposit stock	70,600.00
Real estate	1,416.14	Undivided profits	2,026.91
Insurance and taxes due from borrowers	259.38	Total dividends credited stockholders.	4,574.00
Due from banks	4,860 87	Accrued interest	1,848.11
Cash on hand	384.90	Due on loans	11,000.00
		Matured stock unpaid	48,750.00
		Bills payable	77,331 38
Total	$286,720.00	Total	$286,720.00

WARREN BUILDING AND LOAN ASSOCIATION, WARREN.

Incorporated November 18, 1905. Charter Expires November 18, 1935.
AUG. LUNDGREN, President; ALBIN YOUNG, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$38,400.00	Capital dues credited installment stock	$30,102.00
Loans on stock security	6,960.19	Undivided profits	144.27
Delinquent dues	766.19	Total dividends credited stockholders.	16,512 23
Insurance and taxes due from borrowers	146.42	Advanced dues	17.50
Pass books	70.00	Bills payable	951.40
Accounts receivable	475.85		
Due from banks	908.07		
Total	$47,727.40	Total	$47,727.40

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OLMSTED COUNTY BUILDING AND LOAN ASSOCIATION, ROCHESTER.

Incorporated May 3, 1910. Charter Expires May 3, 1940.

WM. ENKE, President; F. L. JOSSELYN, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security (net)	$94,135 06	Capital dues credited installment stock	$86,575.22
Expenses paid	41.05	Undivided profits	689.92
Cash on hand	274.11	Interest account	157.37
		Due on loans	3,480.71
		Membership fees	1,547.00
		Bills payable	1,500.00
		Certificates of deposit	500.00
Total	$94,450.22	Total	$94,450.22

MINNESOTA BUILDING AND LOAN ASSOCIATION, BERTHA.

Incorporated September 12, 1910. Charter Expires September 12, 1940.

L. H. BOTTEMILLER, President; E. J. W. KOHLHAAS, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$1,150 00	Capital dues credited installment stock	$1,483.13
Furniture and fixtures	15.00	Total dividends credited stockholders.	6.03
Due from banks	325.00	Other liabilities	4.36
Cash on hand	3.52		
Total	$1,493.52	Total	$1,493.52

BEMIDJI BUILDING AND LOAN ASSOCIATION, BEMIDJI.

Incorporated August 1, 1910. Charter Expires August 1, 1940.

G. E. CARSON, President; J. P. LAHR, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$15,125.00	Capital dues credited installment stock	$12,978.00
Real estate	757.23	Undivided profits	2,806.46
Delinquent interest and dues	373.16	Contingent or reserve fund	956.40
Taxes due from borrowers	156.44	Bills payable	600.00
Accounts receivable	40 00		
Due from banks	762.43		
Cash on hand	126.60		
Total	$17,340.86	Total	$17,340.86

TRACY SAVINGS AND LOAN ASSOCIATION, TRACY.

Incorporated November 14, 1910. Charter Expires November 14, 1940.

C. C. RICHARD, President; H. M. ALGYER, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$34,200.00	Capital dues credited installment stock	$26,973.50
Furniture and fixtures	205.20	Undivided profits	2,313.60
Expenses paid	212.36	Total dividends credited stockholders	5,523 90
Due from banks	1,003.44	Due on loans	800.00
		Fees	10.00
Total	$35,621.00	Total	$35,621.00

KEY CITY BUILDING AND LOAN ASSOCIATION, MOORHEAD.

Incorporated May 1, 1911. Charter Expires May 1, 1941.

RALPH PEDERSON, President; GARFIELD H. RUSTAD, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$26,200.00	Capital dues credited installment stock	$6,946.20
Delinquent interest and premiums	1,703.75	Capital paid on deposit stock	6,248.26
Insurance due from borrowers	137.10	Undivided profits	1,157.71
Cash on hand	1,674.95	Due on loans	700.00
		Contingent or reserve fund	163.63
		Bills payable	14,500.00
Total	$29,715.80	Total	$29,715.80

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FRANZ JOSEPH BUILDING AND LOAN ASSOCIATION, MINNEAPOLIS.

Incorporated February 21, 1911. Charter Expires February 21, 1941.

FRANK LONG, President; CARL R. SCHUSTER, Secretary.

RESOURCES.		LIABILITIES.	
Loans on stock security	$976 20	Capital dues credited installment stock	$846.90
Cash on hand	1.68	Interest	130.98
Total	$977.88	Total	$977.88

BLUE EARTH COUNTY BUILDING AND LOAN ASSOCIATION, AMBOY.

Incorporated May 31, 1913. Charter Expires May 31, 1943.

F. M. SCHWARZ, President; L. CORNELL, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security (net)	$4,173.95	Capital dues credited installment stock	$3,606.00
Interest paid	76.50	Total dividends credited stockholders.	104.00
Expenses paid	201.40	Interest account	431.65
Cash on hand	1.10	Fines paid	1.30
		Bills payable	310.00
Total	$4,452.95	Total	$4,452.95

WINNEBAGO HOME BUILDING ASSOCIATION, WINNEBAGO.

Incorporated June 10, 1914. Charter Expires June 10, 1944.

C. W. HEADLEY, President; E. L. MOULTON, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security (net)	$1,899.18	Capital dues credited installment stock	$2,627.00
Expenses paid	245.53		
Cash on hand	482.29		
Total	$2,627.00	Total	$2,627.00

NORTHERN SECURITIES AND LOAN ASSOCIATION, DULUTH.

Incorporated June 5, 1912. Charter Expires June 5, 1942.

G. H. YOUNGQUIST, President; C. A. KNIPPENBERG, Secretary and Treasurer.

RESOURCES.		LIABILITIES.	
Loans on mortgage security (net)	$3,969.02	Capital dues credited installment stock	$4,338.96
Loans on stock security	642.00	Capital paid on deposit stock	1,400.00
Delinquent interest	36.29	Undivided profits	116.56
Furniture and fixtures	633.50	Due on loans	1,120.66
Expenses paid	1,522.00	Contingent or reserve fund	17.45
Accounts receivable	43.68	Bills payable	275.00
Due from banks	41 79		
Cash on hand	380.35		
Total	$7,268.63	Total	$7,268.63

STEELE COUNTY BUILDING AND LOAN ASSOCIATION, OWATONNA.

Incorporated August 1, 1915. Charter Expires August 1, 1945.

GEO. R. KINYON, President; F. A. DUNHAM, Secretary.

RESOURCES.		LIABILITIES.	
Loans on mortgage security	$3,000.00	Capital dues credited installment stock	$3,217.25
Expenses paid	36.85		
Cash on hand	180.40		
Total	$3,217 25	Total	$3,217.25

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